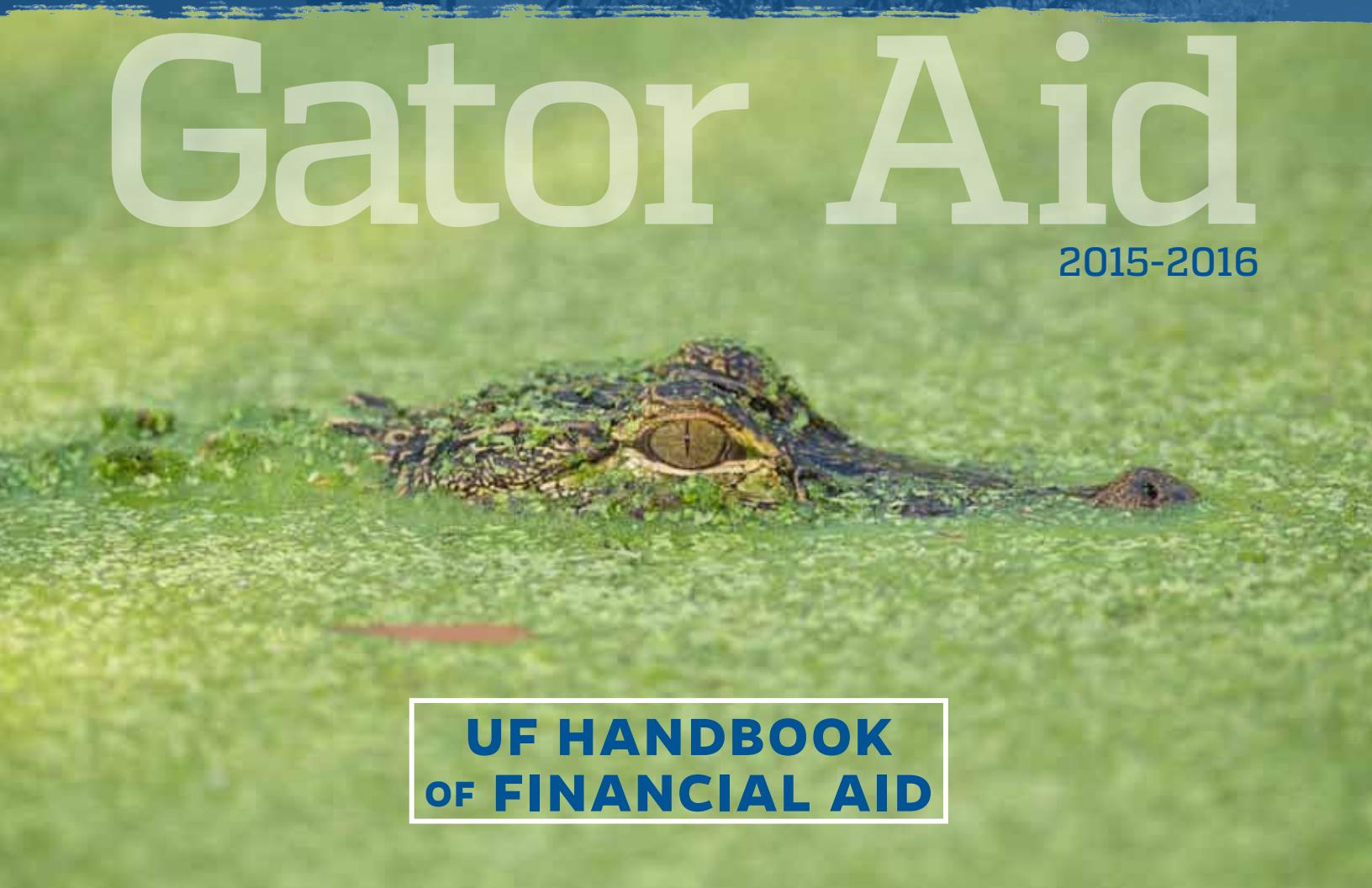




Office for Student Financial Affairs

Gator Aid

2015-2016



**UF HANDBOOK
OF FINANCIAL AID**

From the Director

Dear Students:

The Office for Student Financial Affairs' major purpose is to assist parents and students in planning for and meeting higher education expenses.

Understanding the financial aid process is critical. You probably have many questions about what you can expect and what is expected of you, and you will find many of your answers here. You can get answers to questions not covered in this handbook from our website or from direct interaction with your financial aid adviser. This handbook will (1) provide you with basic information about expenses you can expect while attending the University, (2) summarize the kinds of financial assistance that may be available to you, and (3) explain how to apply for aid, how your eligibility to receive each type of aid is determined, and what your obligations will be when you accept aid.

Students who are organized and responsible in their financial affairs, who take time to learn about the financial aid process, and who work with their financial aid advisers will find the process to be relatively smooth and free of frustration. Please study this handbook and any other materials you may receive, and if you have further questions, contact your adviser. We will be glad to assist you.



Rick Wilder, Director
Office for Student Financial Affairs

We have taken care to ensure the accuracy and timeliness of information in this handbook. However, contents are subject to change without notice because of changing federal and state legislation, as well as unintended errors. All financial aid awards are contingent upon availability of funds and subject to revision.



The Gator Aid Handbook is available upon request in alternative formats for students with documented, print-related disabilities. Information from this handbook is also available on our screen-reader friendly website at <http://www.sfa.ufl.edu>.



UF Handbook of Scholarships and Financial Aid

2015-2016

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Basic information about financial aid at UF, such as the cost of attendance and how to apply.

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This handbook was produced by the Office for Student Financial Affairs for distribution to University of Florida students.

Special thanks to all university colleges and departments, to the University of Florida Foundation, and to the university community for assistance in compiling the information in this book.

Director: Rick Wilder Editor: Sharon Eyman

Financial aid applications are reviewed without regard to race, creed, color, religion, age, disability, gender, sexual orientation, marital status, national origin, political opinions or affiliations, or veteran status.

2015-16 ESTIMATED COSTS OF ATTENDANCE

for a Two-Semester Academic Year

	Undergrad On/Off Campus	Undergrad at Home	Grad Off Campus
Tuition/Fees*	\$6,310	\$6,310	\$12,680
Books and Supplies	1,300	1,300	1,300
Computer/Cell Phone	1,260	1,260	1,360
Housing	5,420	—	7,670
Food	4,230	960	4,230
Transportation	1,100	1,100	1,100
Clothing Maintenance	700	700	700
Personal	270	270	270
Total Budget	\$20,590	\$11,900	\$29,310

* Tuition/fee figures are projected estimates for 2015-16. Out-of-state undergraduates should add \$22,278 to projected tuition/fees. Out-of-state graduate students should add \$17,394 to projected tuition/fees. Undergraduate tuition/fees listed are based on an average of 30 credit hours of 0-4999 level courses. Graduate tuition/fees are based on 24 credit hours of 5000-9999 level courses.

** Effective July 1, 2014 the University of Florida requires new students to have health insurance. UF Online, transient, non-degree seeking, dual enrolled, certificate students, and UF employees enrolled in the EEP program are exempt from this requirement. Students who cannot provide proof of adequate health insurance coverage will be required to purchase the University of Florida plan. Students will be charged for the insurance through the UF accounts receivable system. Financial aid recipients who must purchase the UF plan will have the cost reflected in the personal component of their cost of attendance.

All projected figures are subject to change. The costs above reflect estimated expenses. Your costs may vary. For more detailed information, visit www.sfa.ufl.edu/basics/cost-of-attendance/

INNOVATION ACADEMY COSTS OF ATTENDANCE, SPRING & SUMMER, 2016

	Undergrad On Campus	Undergrad Off Campus	Undergrad Living at Home
Tuition/Fees*	\$6,310	\$6,310	\$6,310
Books and Supplies	1,300	1,300	1,300
Computer/Cell Phone	1,000	1,000	1,000
Housing	4,330	4,330	—
Food	3,605	3,605	860
Transportation	920	920	920
Clothing Maintenance	590	590	590
Personal	205	205	205
Total Budget	\$18,260	\$18,260	\$11,185

* Tuition/fee figures are projected estimates for 2015-16 for incoming freshmen students entering UF for the first time. Out-of-state undergraduates should add \$22,278 to projected tuition/fees. Undergraduate tuition/fees listed are based on an average of 30 credit hours of 0-4999 level courses.

All projected figures are subject to change. The costs above reflect estimated expenses. Your costs may vary.

UF ONLINE COSTS OF ATTENDANCE, FOR A TWO-SEMESTER ACADEMIC YEAR, 2015-16

	UF Online Undergrad	UF Online Undergrad Living with Parent
Tuition/Fees*	\$3,876	\$3,876
Books and Supplies	1,300	1,300
Computer/Cell Phone	1,260	1,260
Housing	5,420	—
Food	4,230	960
Transportation	130	130
Clothing Maintenance	700	700
Personal	270	270
Total Budget	\$17,186	\$8,496

* Tuition/fee figures are projected estimates for 2015-16 for incoming freshmen students entering UF for the first time. Out-of-state undergraduates should add \$12,704 to projected tuition/fees. Undergraduate tuition/fees listed are based on an average of 30 credit hours of 0-4999 level courses.

All projected figures are subject to change. The costs above reflect estimated expenses. Your costs may vary.

In Fall 2015, the University of Florida is launching the **UF Pathway to Campus Enrollment (UF PaCE)** program as part of the UF Online program. UF PaCE offers an excellent academic experience, combining online and campus-based learning. UF PaCE students are eligible for consideration for federal, state and institutional aid, including the Bright Futures scholarship for Florida residents. While enrolled in the UF Online portion of the program, PaCE students should refer to the UF Online Cost of Attendance. Once PaCE students transition to residential status, the regular tuition and fees of a standard (residential) undergraduate student apply.



CHAPTER 1: FINANCIAL AID BASICS

Financial Aid Advisers

SFA provides financial aid advising to students throughout the year. If you have questions about financial aid after reading this handbook, you can access our website, <http://www.sfa.ufl.edu>.

We invite you to call or visit our office. SFA is located in S-107 Criser Hall and our phone number is (352) 392-1275. Our office is open Monday–Friday, 8:00 a.m.–5:00 p.m.

Satellite Offices and Special Programs

SFA also has satellite offices to assist graduate and professional students enrolled in the Colleges of Law, Medicine, Dentistry, Veterinary Medicine, Public Health and Health Professions, Nursing, Pharmacy, and Business. An adviser to athletes is housed in our main office.

TYPES OF AID

In general, financial aid falls into two categories—gift aid and self-help aid. Gift aid consists of grants and scholarships and is generally not repaid. Self-help aid is provided in exchange for a service or with the understanding that it must be repaid.

Grants

Grants are awarded to students who show the greatest financial need. They are considered gift aid.

Scholarships

Scholarships are awards based on academic achievement, but financial need may also be considered. Scholarships are considered gift aid. Scholarships are awarded by various organizations such as the university, the state, individual colleges and departments, and private entities.

Part-Time Student Employment

Employment is considered self-help aid, as it is offered in exchange for a service.

Part-time Federal Work-Study employment may be awarded by SFA to students with demonstrated financial need as part of their financial aid award packages.

Other student employment programs, such as STAS (Student Other Personnel Services), do not require that students show financial need. These

programs are open to any student who is willing to work and who meets the basic criteria of at least half-time enrollment and a 2.0 GPA. Wages, hours, and duties vary depending upon the employer and work program.

For information about on- and off-campus student jobs and how to apply, go to the SFA website, <http://www.sfa.ufl.edu/programs/employment>. Also, see “Employment” in Chapter Three.

Loans

Loans are considered self-help aid, as loan funds must be repaid.

Long-term educational loans are low-interest (3.86–9%) loans, some of which allow you to defer repayment until you graduate, withdraw, or drop to less-than-half-time status.

Short-term loans for emergency educational expenses are offered through SFA and some individual colleges. Generally, they must be repaid within the semester they were borrowed.

AID PACKAGES

Students who complete a Free Application for Federal Student Aid (FAFSA) (see “How to Apply” on page 7) and list UF as a “college of choice” are considered for all aid programs administered by SFA. One or more of the four types of aid (grants, scholarships, part-time employment, loans) are usually offered to eligible students to make up their financial aid package.

ELIGIBILITY

Eligibility requirements vary by program. However, to be eligible for most financial aid programs you must

- be enrolled at least half-time as a degree-seeking student;
- be a citizen or permanent resident of the United States;
- demonstrate financial need;
- not be in default on a student loan or owe a refund on student financial aid;
- maintain satisfactory academic progress.

WHEN TO APPLY

Although you must be accepted for enrollment at UF before you are awarded financial aid, you should apply for aid before being admitted. You can file a FAFSA as early as January 1 each year. UF's "On-Time" deadline to receive the results of your FAFSA from the federal processor is March 15. Apply well before March 15 to ensure that the federal processor has time to analyze and send the results of your FAFSA to our office. Financial aid is awarded on a first-come, first-served basis so apply as early as possible to be considered for the most, and best aid. For admission applications, go to <http://www.admissions.ufl.edu>.

COST OF ATTENDANCE

Financial aid must be used only for expenses directly related to your education. College costs include the following: tuition/fees, books and supplies, computer and cell phone costs, housing, meals, transportation, clothing maintenance, personal, and health insurance. See costs of attendance charts on page 4.

HOW YOUR NEED IS DETERMINED

For financial aid purposes, need is determined by the following formula:

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution} \\ \hline = \text{Need} \end{array}$$

Expected Family Contribution

Family contribution is the amount you and your family are expected to contribute toward your college costs. Your family's total income and financial situation are taken into account when determining financial need.

SUMMER FINANCIAL AID

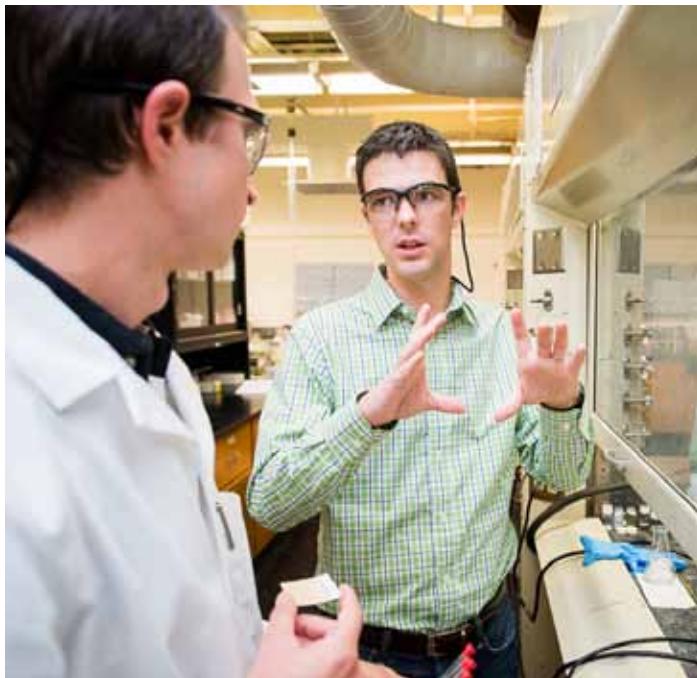
For more detailed information, visit www.sfa.ufl.edu

An academic year at UF consists of fall and spring semesters with summer as a trailer semester. Freshmen and sophomores entering the State University System must complete at least nine credit hours during a summer session to graduate. For exemptions, contact the Office of the University Registrar, 222 Criser Hall.

SFA supports the summer requirement, and summer money may be offered if:

- you are attending UF as an Innovation Academy student
- you have Pell Grant eligibility remaining after the fall and spring terms
- federal or institutional funds remain for summer awards after fall and spring semester needs are met

See Chapter Four for enrollment requirements.



REQUEST SUMMER AID

Students who will be attending school during the summer semester can apply to receive available financial aid. To apply for summer financial aid, go to <http://www.isis.ufl.edu>, click on Financial Aid for the appropriate academic year, then choose Aid Status, and complete the instructions found at the link for 'Summer Financial Aid Request.'

Innovation Academy students will automatically be considered for summer financial aid.

INNOVATION ACADEMY @ UF

Innovation Academy is an enrollment model that operates on a spring-summer calendar.

IA students take UF courses on campus during the spring and summer terms instead of the traditional fall and spring terms, leaving each fall free for online courses, study abroad, internships, research, community service, and employment. Students will also be able to participate in fall semester activities available to all UF students.

Innovation Academy & Financial Aid

It's critical that IA students understand that they must meet the same financial aid deadlines as non-IA students, despite the difference in academic calendars.

As with non-IA students, IA students' eligibility for the most, and best, financial aid depends upon their meeting all application deadlines.

- IA students beginning in the spring of 2015 should complete their 2014-15 FAFSA by March 15, 2014
- IA students beginning in the spring of 2016 should complete their 2015-16 FAFSA by March 15, 2015

Innovation Academy & Fall Semester

State and federal student aid programs are usually limited to two semesters in an academic year. Because the spring and summer semesters are the two primary academic terms for the IA program, financial aid funding options may be limited or unavailable for the fall semester.

If you pursue fall coursework at another college or university, be careful about accepting financial aid (i.e. Federal Pell Grant, Direct Loans, and Florida Bright Futures). It may reduce or remove your IA financial aid eligibility for the summer. Be sure to talk to your UF financial aid adviser before attending another institution.

Innovation Academy & Bright Futures

IA students will be the only students allowed to utilize their Florida Bright Futures Scholarships during the summer semester of their two-semester period of enrollment.

For more information regarding the Innovation Academy at the University of Florida, please visit:

<http://innovationacademy.ufl.edu>.

UF ONLINE

UF Online allows students to pursue their undergraduate degree without ever having to come to campus. For more information about UF Online, go to www.ufonline.ufl.edu.

UF Online students are eligible for consideration for federal, state and institutional aid, including the Bright Futures scholarship for Florida residents.

UF PACE

In Fall 2015, the University of Florida is launching the UF Pathway to Campus Enrollment (UF PaCE) program as part of the UF Online program. UF PaCE offers an excellent academic experience, combining online and campus-based learning. UF PaCE students are eligible for consideration for federal, state and institutional aid, including the Bright Futures scholarship for Florida residents. While enrolled in the UF Online portion of the program, PaCE students should refer to the UF Online Cost of Attendance. Once PaCE students transition to residential status, the regular tuition and fees of a standard (residential) undergraduate student apply.



CHAPTER 2: HOW TO APPLY

To be considered for financial aid at UF, you must complete the Free Application for Federal Student Aid (FAFSA), meet all deadlines, and comply with any requests from our office for additional documentation. The federal processor will analyze your data and send us the results.

Applying early and following up on your application is the best way to make sure you receive the assistance for which you qualify in time to begin school. Respond right away to requests from SFA and other processing agencies.

APPLICATION DEADLINE

You can apply between January 1, 2015 and June 30, 2016. However, many aid programs are first-come, first-served, so be sure to apply as soon as you can.

We must receive the results of your FAFSA with a valid EFC (Expected Family Contribution) by **March 15, 2015** for you to be considered "On-Time." Apply well before March 15 to ensure that the federal processor has time to analyze and send the results of your FAFSA to our office.

Financial aid is awarded first-come, first-served. On-time applicants are considered for the most, and best, aid. Late applicants are considered only for aid that remains when their application file is completed. Missing the deadline will cause your application to be processed as late, and you may not be considered for all available aid programs.

UF ADMISSION

Although you must be accepted for enrollment at UF before you are awarded financial aid, you should apply for aid before being admitted. For admission applications, go to <http://www.admissions.ufl.edu>.

REAPPLYING FOR AID

You must reapply for aid each year by updating your financial information and status. The FAFSA website saves much of your information from year to year, which makes reapplying much faster.

STEP ONE: THE FAFSA

Applying for financial aid at UF begins with the FAFSA. Apply as early as, but not before, January 1.

Apply Online. We encourage all students to apply online using FAFSA on the Web, <http://www.fafsa.gov>. Applying online not only saves time, but also

offers instant editing of your application, which helps to prevent errors.

Take special care when you complete your FAFSA. It is the cornerstone of the application process, providing the federal need analysis processor with your financial data. Completing it carelessly or filing it late may make you ineligible for the aid you need to attend UF.

STEP BY STEP FAFSA

- Go to <http://www.fafsa.gov>.
- List "University of Florida" and the UF Federal School Code (001535) as a school choice in Step Six of the FAFSA.
- If you or your parents haven't filed federal income tax returns for the previous year when it's time to apply for aid, report "estimated" income information on your FAFSA. Consider using the "Income Estimator" option as you're completing the FAFSA. Once you've filed your taxes, you must correct your FAFSA if the estimate differs from your actual income.
- After applying, you can check the status of your application and/or make corrections at <http://www.fafsa.gov>.
- After successfully submitting your application, print and keep the confirmation page. This page contains your confirmation number and other important information. Remember, you can return to the FAFSA site to make corrections.

STEP TWO: THE SAR

You will receive a Federal Student Aid Report (SAR) from the federal processor after you submit your FAFSA. The SAR indicates your Expected Family Contribution (EFC), which is used to determine your eligibility for financial aid. It also lists information you recorded on your FAFSA—check the information for accuracy.

If you apply online and provide your email address on your FAFSA, you will get an online SAR as soon as 24 hours after your FAFSA is processed. When you receive the SAR, review it for accuracy. If no corrections are needed, keep the SAR with your financial aid records. If corrections are necessary, follow the instructions on the paper SAR, or make corrections electronically at <http://www.fafsa.gov>. Remember, any inaccuracies on your application may prevent you from qualifying for the best aid available.

If you want to be considered for aid at UF and UF is not listed in the SAR's "College Release Section," make a correction at <http://www.fafsa.gov>. You can also call the federal processor at 1-800-433-3243.



If either your email or physical mailing address changes, update it with the federal processor to make sure you get your SAR, electronic PIN, Renewal Reminder, and other correspondence. You can make these updates on the FAFSA website or on your SAR.

STEP THREE: FOLLOW UP

It is critical that you follow up on your application. It may be selected for verification.

- You are responsible for following up on your application.
- Check the status of your aid application (Aid Status) and award (Awards and Disbursements) at <http://www.isis.ufl.edu>.
- Do not wait until school begins to submit required documents. Ask questions if you are unsure about any part of the application process.

If your application is selected for verification, you will be required to provide verifying documentation before aid can be disbursed to you. Respond promptly to requests for information or documentation.

STEP FOUR: YOUR AWARD

When UF receives your application information from the federal processor and you have been admitted to UF, SFA will award you an aid package based on your demonstrated need and eligibility. SFA will then send you a Notification of Financial Aid Award (the "Award Letter") stating the terms and conditions of the aid programs awarded. Carefully read the information accompanying your award and follow all instructions. Only first-year, first-time college students receive the initial award letter in paper form through the U.S. mail. All other award notifications and other correspondence will be sent to you by Gatorlink email.

For further information regarding your award or for descriptions of terms found in your award letter, see the sample award letter, available on SFA's publications page at <http://www.sfa.ufl.edu/publications/#awardguides>.

REPORTING OUTSIDE AID

If you receive any money or aid from any organization (other than SFA) that is not listed on your Financial Aid Award Letter, you must inform SFA. Examples include: tuition fee waivers, fellowships, private or state scholarships, Florida Prepaid, or any awards paid directly to you.

If your award letter does not list any such aid, you must list the type and amount at <http://www.isis.ufl.edu> using the "Additional Aid Reporting" option. Submit this information only once, then wait to receive a notification of your revised award notice via email from us. Check the new award to confirm that all changes were made correctly.

Certain programs require **repayment** if you receive aid in excess of your demonstrated eligibility for aid. Report outside resources early, or you might find yourself having to repay funds when you can't afford it.

COMMON MISTAKES WHEN FILLING OUT THE FAFSA

MARITAL STATUS

Also see "Adjusted Gross Income/Income Tax Paid" on page 9.

You must report marital status as of the date you file the FAFSA for all individuals about whom you give information. If you are not married as of the date you sign the FAFSA, check "unmarried," even if you plan to marry during the award year. Intended spouses cannot be included in household size.

Same sex couples legally married in a state that permits same sex marriage must report marital status as married and provide income for both.

If your natural mother and father are divorced and the responsible parent has remarried, when indicating the responsible parent's marital status, mark the box that says "married/remarried" and include income/asset information for both parent and stepparent.

NUMBER OF FAMILY MEMBERS IN HOUSEHOLD

Include only the number of people that you/your parents now support and for whom you/your parents will continue to provide more than 50% support between July 1, 2015, and June 30, 2016 (including your unborn child, if that child will be born before or during the award year). Also include your parents' other dependent children who will be attending postsecondary schools in 2015–16. Always include yourself (the student).

NUMBER OF FAMILY MEMBERS IN COLLEGE

Include only household members who will attend college at least six credit hours per term or 12 clock hours per week between July 1, 2015, and June 30, 2016. Students must be working toward a degree or certificate leading to a recognized educational credential at a college eligible to participate in federal student aid programs. Do not include parents attending college.

ADDITIONAL FINANCIAL INFORMATION

Questions 44 & 93 of the FAFSA should be answered when either you or your parents have received an education credit, paid child support, or reported any of the following as income: Federal Work-Study, earnings from work under a cooperative education program, scholarships, fellowships and/or grants, American Opportunity, Hope and Lifetime Learning tax credits, or AmeriCorps awards. Combat pay included in the Adjusted Gross Income is also reported in this section.

UNTAXED INCOME

Untaxed income generally refers to:

- Payments to tax-deferred pension and savings plans
- Untaxed portions of IRA and Keogh payments, 401(k) and 403(b) plans
- Total amount of child support you/your parent(s) received from Jan. 1, 2014, to Dec. 31, 2014
- Tax exempt interest income
- Untaxed portions of pensions (excluding "rollovers," which must be identified as such on the IRS return)
- Military/clergy housing, food, living allowances
- Cash support or any money paid on your behalf (includes rent/mortgage, tuition, insurance paid by someone other than the parent, if dependent)
- VA non-education benefits

ADJUSTED GROSS INCOME/INCOME TAX PAID INFORMATION

If possible, applicants and parents should use the IRS tax retrieval process to populate income fields on the FAFSA. FAFSA on the Web will guide you through the process if you are eligible.

When reporting U.S. taxes paid, do NOT report the amount of tax "withheld" and do NOT include self-employment taxes.

If your responsible parent is remarried (even if they were not married in 2014), you must include your stepparent's income and asset information.

If your parents live together, you must include income and asset information for both, even if they are not married.

If you/your parents are married and filed separate income tax returns, income information from both tax returns must be combined and reported.

If you/your parents are divorced, separated, or widowed, DO NOT include information about your or your parent's spouse, even if you/your parents filed a joint tax return. For further assistance, call us at (352) 392-1275.

ESTIMATING TAXES

If you haven't filed your 2014 federal income tax return when it's time to apply for aid, report "estimated" 2014 income information on your FAFSA. Consider using the "Income Estimator" option as you're completing the FAFSA.

If you estimate, be sure to correct your FAFSA if the estimate differs from your actual income. Be sure to request and keep a copy of your tax return transcript and your W-2s—you may be asked to provide a copy.

ASSET INFORMATION

When answering questions pertaining to parent/student assets, you must report the net worth of those assets as of the date you complete the FAFSA. These items cannot be updated after originally filing. Do not include financial aid you received.

DRUG CONVICTION AFFECTING ELIGIBILITY

Students must answer the question about drug-related offenses. Do not leave it blank.

A drug-related conviction does not necessarily mean you are ineligible for aid. For more information about UF's policy on alcohol and other drug use, see http://www.ufsa.ufl.edu/faculty_staff/committees/alcohol_drug_education/uf_alcohol_policy.

APPLICATION TIPS

Your State of Florida PIN

If you receive a Florida Bright Futures award from the State of Florida, you will also receive a System ID and PIN with instructions on how to access your Bright Futures record electronically. You can use these to:

- View your State of Florida award
- Update your demographic information
- Update your college choice
- View the amount disbursed each semester
- Monitor your hours remaining for the year and for the scholarship
- View a list of correspondence sent to you by the FBFS Program.

For questions, call 1-888-827-2004. Bright Futures information is available at <http://www.floridastudentfinancialaid.org/ssfad>.

KEEP A FINANCIAL AID FILE

What to keep in your file:

- Gator Aid Application Guide
- Federal Student Aid Report
- Federal income tax return transcripts and W-2s
- Photocopies or printouts of all financial aid correspondence and forms and your completed FAFSA
- Borrower copies of promissory notes
- Your State of Florida PIN and paperwork

YOUR UFID, GATORLINK, & ISIS

UFID

You will be assigned a UFID by the University of Florida. The UFID is assigned by the office which has the first contact with the student, usually Admissions or SFA.

The UFID is your primary identifier for all your UF records and transactions. You will use your UFID to conduct all types of UF business.

You can get your UFID online by going to <http://www.ufid.ufl.edu>.

GatorLink

Once you have been assigned a UFID, you will be able to create a Gatorlink account. An admitted applicant, a registered student, or a non-registered active (summer term) student is eligible for a mailbox and other central services in addition to the basic network access account.

Students can create a GatorLink account from the sign-on page of the myUFL Portal. Additional help with GatorLink account creation is available at <http://www.gatorlink.ufl.edu>.

Take care in setting up your GatorLink email account—you will receive important financial aid business correspondence at your GatorLink email address. Once registered, you will be eligible for a UF email account (as well as other central network services such as access to UF's wireless network). Check your GatorLink email daily.

Financial aid emails may include: financial aid award notices; follow-up letters; Direct Loan correspondence; academic progress notifications; verification notifications; and requests for additional documentation.

ISIS

Successful creation of a GatorLink account grants a student access to ISIS, UF's Integrated Student Information System, available at <http://www.isis.ufl.edu>. ISIS is the main way to get information about your financial aid, documents still needed to complete your file, and your disbursement status. On ISIS, choose "Financial Aid."





CHAPTER 3: AID PROGRAMS

GRANTS

Grants are considered gift aid. They are awarded to students who show the greatest financial need. Students apply for the Federal Pell Grant, the FSEOG, the Iraq & Afghanistan Service Grant, the FSAG, and the I. Douglas Turner Grant by completing a FAFSA.

Undergraduates who complete the FAFSA will be automatically considered for a Federal Pell Grant and all other federal grant programs for which they may be eligible.

FEDERAL PELL GRANT

The Federal Pell Grant program provides financial assistance to students who could not otherwise afford to pay for college as an undergraduate. The federal government awards grants according to each student's financial need as determined by federal methodology, a congressionally established need analysis formula. Need for other aid is based upon and determined around the student's eligibility for the Federal Pell Grant.

Awards are prorated according to enrollment status and can be received at less than half-time status if eligible. Awards range from \$626 to \$5,775 per academic year.

To be eligible, you must be a U.S. citizen, national, or permanent resident; show financial need according to the Federal Student Aid Report (SAR); be an undergraduate enrolled in a degree-seeking program; maintain satisfactory academic progress; and not have defaulted on or owe a refund to any previous aid program.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

This federally funded aid program is available to undergraduates who show exceptional financial need. UF selects recipients and determines award amounts based on greatest financial need. Awards range from \$100 to \$2,000 a year.

To be eligible, you must be a U.S. citizen, national, or permanent resident; have financial need as determined from aid application; be an undergraduate enrolled for at least six credit hours; maintain satisfactory academic progress; not have defaulted on or owe a refund to any previous aid program; and be receiving a Pell Grant.

FEDERAL IRAQ & AFGHANISTAN SERVICE GRANT

Like other federal grants, Iraq and Afghanistan Service Grants provide money to college or career school students to help pay their education expenses. However, Iraq and Afghanistan Service Grants have special eligibility criteria.

You may be eligible to receive the Iraq and Afghanistan Service Grant if:

- you are not eligible for a Federal Pell Grant on the basis of your Expected Family Contribution but
- meet the remaining Federal Pell Grant eligibility requirements, and
- your parent or guardian was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11, and
- you were under 24 years old or enrolled in college at least part-time at the time of your parent's or guardian's death.

The grant award is equal to the amount of a maximum Federal Pell Grant for the award year with a small reduction due to sequestration, but cannot exceed your cost of attendance for that award year.

More information is available: <http://studentaid.ed.gov/types/grants-scholarships/iraq-afghanistan-service>.

TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION (TEACH) GRANT

The TEACH Grant is a federal program that was created for students who plan careers as full-time teachers in high-need subject areas and in schools serving low-income students. The grant provides up to \$4,000 per year in grants for graduate and undergraduate studies; part-time students are eligible, but the maximum grant will be reduced.

The grant is also available for post-baccalaureate teacher certification coursework. If students do not fulfill all program requirements, TEACH grants must be repaid as Federal Direct Unsubsidized Stafford Loans. Interest will accrue from the date of the original disbursement.

To be eligible, you must complete a FAFSA; complete a 15-16 UF TEACH Grant Application; be a U.S. citizen or eligible non-citizen; be enrolled in one of UF's TEACH Grant Eligible programs; be enrolled at least half-time; not have defaulted on or owe a refund to any previous aid program; meet specific academic achievement requirements; complete TEACH Grant entrance and subsequent counseling; and sign a TEACH Grant Agreement to Serve each year, available at <http://www.teach-ats.ed.gov>.

FLORIDA STUDENT ASSISTANCE GRANT (FSAG)

The Florida Student Assistance Grant is a state-funded program awarded to qualified undergraduates who show financial need and academic promise and who have maintained Florida residency for at least 12 months before the beginning of the term for which they are applying. Awards range from \$200 to \$2,610 per academic year.

Eligibility for Florida Student Assistance Grants (FSAG) is determined by SFA according to guidelines established by the Office of Student Financial Assistance in Tallahassee. Priority is given to Florida residents who meet the UF March 15 "on-time" financial aid application deadline.

To be eligible for the FSAG, you must:

- be a U.S. citizen, or an eligible non-citizen
- be an undergraduate enrolled at least six credit hours in a degree-seeking program
- be a Florida resident for 12 consecutive months before the beginning of the academic year
- meet state academic progress standards for renewal of FSAG
- have a minimum GPA of 2.0.
- meet Selective Service registration requirements
- not have defaulted on or owe a refund to a state or federal aid program
- have a family contribution less than or equal to the amount required by the Florida Office of Student Financial Assistance (OSFA)
- meet College-Level Academic Skills Test (CLAST) requirements.

To renew, students must earn 12 credit hours each full-time semester, 9 credit hours for each three-quarter-time semester, and 6 hours for each half-time semester during which FSAG was received the previous year.

I. DOUGLAS TURNER GRANT

This grant is awarded to students who show extreme financial need. UF selects the recipients of this award. The Turner Grant is funded by UF and generally ranges in value from \$100 to \$5,000.

Eligibility requirements are the same as for FSEOG, with the exception that the student does not need to receive a Pell Grant to receive a Turner grant.

To be eligible, you must be a U.S. citizen, national, or permanent resident; have financial need as determined by your FAFSA results; be an undergraduate enrolled for at least six credit hours; maintain satisfactory academic progress; and not have defaulted on or owe a refund to any previous aid program.

UF GRADUATE AND PROFESSIONAL GRANTS

This UF-funded grant program is awarded by SFA to graduate and professional students who demonstrate exceptional financial need. This grant normally ranges in value from \$100 to \$3,000.

To be eligible, you must be a U.S. citizen, national, or permanent resident; have financial need as determined by your FAFSA results; maintain satisfactory academic progress; and not have defaulted on or owe a refund to any previous aid program.



Scholarships are considered gift aid; they do not have to be repaid and do not require recipients to perform services to receive them.

Several UF offices administer scholarships. For information on scholarships available through individual university departments and colleges, check with your department or college or use SFA's Scholarship Search Engine, www.sfa.ufl.edu/search.

SFA AWARDED SCHOLARSHIPS

SFA awards and/or administers the following scholarships. Students are automatically considered if they apply for financial aid by the "on-time" deadline, have financial need as indicated by the FAFSA, enroll as a full-time student with 3.0 GPA, and meet the donor-specified criteria.

NON-ENDOWED SCHOLARSHIPS

Jessie Ball duPont/Alfred I. duPont Scholarship

Established by Mrs. Jessie Ball duPont in memory of her husband. A guideline excerpt states: "These scholarships are to be given, not loaned, but the recipients are requested, after their graduation, when they have earning capacity, to pass a like amount, as they have received, on to some deserving boy or girl who needs assistance in acquiring an education. In this way, it will be a permanent chain for the benefit of our youth."

Follett Bookstore Scholarship

The Follett Bookstore provides scholarships in the form of credit at their main campus bookstores. The credit equals the standard cost for undergraduate books and supplies excluding computer hardware.

Robert D. and Flora E. Fuhrman Scholarship

This memorial scholarship was established in 1982 from the estate of Robert D. and Flora E. Fuhrman to help needy students.

Metta Heathcote Scholarship

Established by a trust fund created by Mrs. Metta Heathcote, long-time resident of St. Petersburg, this scholarship is available to Pinellas County residents. Awards are based on financial need, with preference given to St. Petersburg residents.

Ryan McKee Scholarship

Established in 2010, this is a need-based scholarship with preference to veterans, criminology majors, students in Reserve Officer Training Corps (ROTC), or graduates of Piper High School with a minimum 3.0 grade point average.

Ryan McKee SFA Scholarship

This need-based scholarship is for students employed in the verification section of the UF Office for Student Financial Affairs.

UF General Scholarship

This scholarship was established from donations to the University's general scholarship fund.

Kenneth D. Watson Memorial Scholarship

This scholarship supports need-based scholarships with preference given to graduates of Gainesville High School. If there is no eligible recipient from GHS, the scholarship may be awarded to eligible graduates of a high school in Alachua County.

Gene Wright Scholarship Fund

This scholarship supports Martin County high school students entering as freshman who meet both the Gene Wright Scholarship eligibility requirements during their senior year of high school and the University of Florida admissions criteria.

ENDOWED SCHOLARSHIPS

For descriptions of the following SFA-awarded, endowed scholarships and fellowships, see the "General University" section under "Other Categories" on the UF Foundation website, <http://www.uff.ufl.edu/Scholarships/ScholarshipListing.asp>.

Scholarships marked with an asterisk (*) require completion of an additional application, available on our website at <http://www.sfa.ufl.edu/publications/forms>.

1990 Student Memorial Scholarship Fund
Benito Agrelo/Christina Holt Memorial Scholarship Fund
Erma R. Ayres Scholarship Fund
Bank of America Scholarship Fund
Frederick W. and Grace P. Brecht Scholarship Fund*
Mary Ellen Burnett Endowed Scholarship
Wen-Hsiang Chai Scholarship
James Wilmer Crews III Tuition Scholarship Fund
Joseph and Lillian A. Damon Scholarship
Joseph and Lillian A. Damon Scholarship II
Sara Lavinia de Keri Scholarship
Conrad G. Demro Jr. & Patricia Demro Scholarship
Alfred I. duPont Scholarship Fund
Philip I. Eschbach Scholarship Fund
Victor Garnett Campbell Eubank Scholarship
Margaret C. Fairlie Memorial Scholarship Fund
Floyd-Gehan Scholarship
Paul G. and Harriette C. Franklin Scholarship
Gainesville Charitable Foundation Inc. Masonic Scholarship*
George R. Greene Scholarship Fund
Nadia Venable Hall Scholarship
Earl W. Halsey Scholarship Fund
Coite and Mildred Hill Scholarship Fund (must apply through the Orange County School Board)
Hobe and Gertrude Hooser Scholarship
The Hundred Club of Broward County Inc. Scholarship*
Fin Jorgensen Memorial Scholarship Fund
Latin Builders Association Scholarship for Ethical Development
Manatee County Scholarship Fund
William C. Mason III Memorial Scholarship Fund
Wilton R. Miller Family Excellence Scholarship
Lillian P. Mosbacher Scholarship Fund
Ruth Selby Noble Memorial Scholarship/Fellowship Fund
David E. and Margaret O'Connor Scholarship
Olson Family Scholarship
Andrew Parker Memorial Scholarship
Winifred Todd Parker Scholarship Fund
Ruth L. Pugsley Memorial Fund Scholarship
Reichert House Scholarship Fund
Steve Rhoden Memorial Scholarship
John G. Ruge Scholarship
Arthur & Anna Sahakian Scholarship
Jose M. Sanchez Scholarship

Sanibel-Captiva Rotary Club Jimmy Traucht Scholarship*
Dolly and Robert L. Secrist Sr. Scholarship Fund
Jim Steiner Endowed Scholarship Fund
Mr. and Mrs. Warren Trottman Scholarship Fund
Effie Jackson Vining Scholarship Fund
Honorable Clyde B. Wells Memorial Scholarship
Edwin Willinger Trust Scholarship Fund
Yazdi Scholarship/Fellowship

STATE OF FLORIDA PROGRAMS

Applications for and information about these and other programs offered by the Florida Department of Education (FDOE) can be obtained from high school guidance offices and from the Florida Department of Education's financial aid website, <http://www.floridastudentfinancialaid.org>. The State Programs toll-free customer service line is 1-888-827-2004. You may email the Office of Student Financial Assistance (OSFA) at osfa@fldoe.org.

The Florida Office of Student Financial Aid offers numerous programs, including:

- Florida Bright Futures Scholarship
- Scholarships for Children and Spouses of Deceased or Disabled Veterans and Servicemembers
- Florida Student Assistance Grant
- José Martí Scholarship Challenge Grant
- Rosewood Family Scholarship
- Florida Incentive Scholarship

Complete application information regarding these programs, their award amounts, and their renewal requirements can be found on the OSFA website, <http://www.floridastudentfinancialaid.org>.

General eligibility requirements for all programs are as follows:

1. Students must meet Florida residency requirements for receipt of state student financial aid by maintaining residency in Florida for purposes other than education for a minimum of 12 consecutive months before the first day of class of the academic term for which funds are requested. Whether an individual meets residency requirements is determined by the postsecondary institution at which he or she enrolls. Applicants with questions about residency status should contact the University of Florida Admissions Office.
2. Students may not owe a repayment under any state or federal grant, loan, or scholarship programs, unless satisfactory arrangements to repay have been made.
3. Students may not be in default on any federal Title IV or state student loan program, unless satisfactory arrangements to repay have been made.

Students apply for OSFA scholarships by completing the Florida Financial Aid Application online at <http://www.floridastudentfinancialaid.org> or by submitting a paper application available through their high school guidance office. Some programs listed here also require completion of the FAFSA, available at <http://www.fafsa.gov>.

FLORIDA BRIGHT FUTURES SCHOLARSHIP PROGRAM

The Florida Bright Futures Scholarship Program provides scholarships based on high school academic achievement. It has two award levels: the Florida Academic Scholars Award (FAS), and the Florida Medallion Scholars Award

(FMS). Each award level has different academic criteria for eligibility, as well as different award amounts. Awards are per credit hour.

Students must submit a completed Florida Financial Aid Application during their last year in high school (after December 1 and prior to graduation).

Florida Academic Scholars Award recipients receive \$103 per credit hour, Florida Medallion Scholars Award recipients receive \$77 per credit hour. In addition, the Florida Academic Scholar with the highest academic ranking in each county will receive the Academic Top Scholars Award, \$44 per credit hour. The amounts above are subject to change and reflect 2014-15 award levels.

Bright Futures Scholarship recipients who graduate with a baccalaureate degree in the 2010-11 academic year (or after) in either seven semesters or 105 semester hours, and who have remaining hours and time left on their program, and wish to pursue graduate study, may apply the unused portion of their FAS or FMS award toward one semester of graduate study, not to exceed 15 semester hours.

A student must reimburse the postsecondary institution for the cost of course(s) dropped or withdrawn after the initial drop/add period. The student will be ineligible to renew his/her Bright Futures award for any subsequent academic year until repayment or a satisfactory arrangement to reimburse the institution is made. Non-refunded hours will affect the student's renewal eligibility.

More detailed information about the Bright Futures Program can be found at <http://www.floridastudentfinancialaid.org/SSFAD/bf/bfmain.htm> and on SFA's Florida Bright Futures page, <http://www.sfa.ufl.edu/programs/bright-futures>.

For more information about Bright Futures Reinstatement, Restoration, or Renewal, see page 22.

SCHOLARSHIPS FOR CHILDREN AND SPOUSES OF DECEASED OR DISABLED VETERANS AND SERVICEMEMBERS

The State of Florida provides scholarships for dependent children and unmarried spouses of Florida veterans or servicemembers who either: 1) died as a result of service-connected injuries, diseases, or disabilities sustained while on active duty, or 2) have been verified by the Florida Department of Veterans' Affairs as having service-connected 100% total and permanent disabilities. The Florida Department of Veterans' Affairs will certify the official status of veterans or service members.

Applicants must submit a completed, error-free Florida Financial Aid Application and ensure that the Florida Department of Veterans' Affairs certifies the applicant's eligibility by April 1.

This scholarship will cover the student's tuition and fees for two semesters per academic year for students enrolled in at least six credit hours; an eligible student may receive funding for up to 110% of the number of required credit hours of an initial baccalaureate degree, though unused hours may not be used for funding after a student earns a baccalaureate degree.

JOSÉ MARTÍ SCHOLARSHIP

The José Martí Scholarship Challenge Grant Fund provides scholarship assistance to Hispanic-American students who meet scholastic requirements and demonstrate financial need. Applicants for undergraduate study must apply during their senior year of high school. Graduate students may apply, but priority for the scholarship is given to graduating high school seniors.

To be considered, students must submit a completed, error-free Florida Financial Aid Application and provide supporting documentation by April 1. Students must demonstrate sufficient financial need to receive a full \$2,000 scholarship by annually completing and submitting the FAFSA in time to be processed as error-free by the U.S. Department of Education on or before May 15. The scholarship is valued at \$2,000 per academic year.

FLORIDA INCENTIVE SCHOLARSHIP PROGRAM

The Florida Incentive Scholarship Program is a merit scholarship for 2013-14 Florida high school graduates and later who achieved the National Merit® or National Achievement® Finalist designation. The scholarship award is equal to the per term cost of institutional attendance minus the sum of Bright

Futures and the award associated with the National Merit/Achievement® process. UF is a participant in the FIS program. Additional information on FIS can be found on our website <http://www.sfa.ufl.edu/programs/state-of-florida-programs/florida-incentive-scholarship-program/> or by contacting SFA at (352) 392-1275.

ROSEWOOD FAMILY SCHOLARSHIP

The Rosewood Scholarship is a need-based scholarship that provides assistance for up to 50 eligible students to attend a state university. Students must be direct descendants of Rosewood families affected by the incidents of January 1923.

Applicants must complete and submit the Florida Financial Aid Application by April 1. Florida residents must complete and submit the FAFSA online in time to be processed error-free by the U.S. Department of Education on or before May 15. Non-Florida residents must complete and submit the FAFSA in time to receive the Student Aid Report (SAR) from the processor and postmark a copy of the SAR to OSFA by May 15.

Students must also provide documentation of ancestry to OSFA by April 1. Students may receive tuition and fees for 15 credit hours of undergraduate study per term, not to exceed \$6,100 annually, or the amount established in the General Appropriations Act, whichever is less. Awards will be prorated if funds are insufficient to provide the maximum award to each of the 50 recipients.

OTHER STATE OF FLORIDA SCHOLARSHIP PROGRAMS

The following programs are administered by offices on campus rather than OFSA. Please contact the individual offices indicated below.

Ethics in Business Scholarship

In 1997, the Florida Legislature established an ethics scholarship challenge grant as part of the State of Florida's settlement with the Prudential Insurance Corporation. This grant allows private endowment gifts to be matched 100%. In addition to criteria established by individual donors, the Florida Legislature has added the requirements of need, an ethics course, and community service. The following scholarships support Ethics in Business Scholarships at UF:

Steve Crebbin Memorial Scholarship; Robert L. Rose Memorial Scholarship; John S. & James Knight Foundation Scholarship; Don Thomas Memorial Scholarship; Billy Matthews Scholarship; Fin Jorgensen Memorial Scholarship Fund; William C. Mason III Memorial Scholarship; Peter and Nancy Barr Scholarship; Sara Lavinia deKenji Scholarship; Ralph W. Miller Scholarship; Latin Builders Association Scholarship; José M. Sanchez Scholarship; Sanibel-Captiva Rotary Club Jimmy Traucht Scholarship; F. Andrew Warden Advertising Scholarship.

Florida Fund for Minority Teachers (FFMT)/ Minority Teachers Education Scholarship (MTES)

Contact: G415 Norman Hall/P.O. Box 117045, Gainesville, FL 32611-7045; (352) 392-9196, ext. 21; <http://education.ufl.edu/RRMA>

Eligibility: Students must be a member of one of the following racial groups: African-American, Hispanic/Latino, Asian-American/Pacific Islander, or American Indian/Alaskan Native.

Students must also: be a resident of the State of Florida, be newly admitted into a teacher education program at any of FFMT's participating universities/colleges, be a junior and have not earned a baccalaureate degree in Education, have earned 60 credit hours or an AA degree, be seeking first bachelor's degree, and have not exceeded 18 hours of upper division education courses at the time of application.

Recipients must maintain a 2.5 GPA each semester while in the scholarship program, and teach one year in a Florida public school for each year the student receives the scholarship.

More information is available at <http://www.ffmt.org>.

SFA'S SCHOLARSHIP SEARCH ENGINE

www.sfa.ufl.edu/search

A Comprehensive Listing of College-Awarded and Outside Scholarships Available at the University of Florida

Search Three Ways:

- Text-Based: Just Input Text and Search
- Guided Search: By Degree, College, Department, etc.
- Advanced Search: Multiple Criteria at the Same Time

[Save Searches](#) • [E-mail Search Results](#) • [RSS Feeds](#)

OTHER ACADEMIC SCHOLARSHIPS

OFFICE OF ADMISSIONS

Contact: Office of Admissions, 201 Criser Hall, PO Box 114000, Gainesville, FL, 32611; (352) 392-1365; freshman@ufl.edu

The Office of Admissions awards academic scholarships to selected incoming freshman students after admissions decisions are released. To be considered, students must submit their online application by November 1 and complete their application by mid-December (test scores, transcripts, and application fee). There is not a separate application for the Office of Admissions scholarships.

Scholarships are awarded based on residency. The Presidential-tiered scholarships are awarded to in-state and in-state eligible students (students who may attend high school out of state with Florida Prepaid, military home of record in Florida, or a parent living in Florida with residency). The out-of-state scholarships are awarded to students who are classified as non-Florida residents for tuition purposes.

The recipients are selected by a scholarship committee in the spring after admissions decisions are released. While grades and test scores (either SAT or ACT with writing) are a strong part of the selection process, the committee also looks at other factors such as extracurricular involvement, leadership, and community service. Selected students are notified via email and mail around the middle of March each year.

ATHLETIC SCHOLARSHIPS

Students (or their high school coach) interested in athletic scholarships should contact the coaches of the sports in which they are interested. Students should call (352) 375-4683 or write the University Athletic Association, P.O. Box 14485, University of Florida, Gainesville, FL 32604-2485, for coaches' names, addresses, and phone numbers. Intercollegiate athletic endowment funds are listed at the UF Foundation website at <http://www.uff.ufl.edu/Scholarships/scholarshiplisting.asp>.

DEAN OF STUDENTS OFFICE

Contact: Mary Claire Whelan, 202 Peabody Hall, (352) 392-1261; <http://www.dso.ufl.edu>

University Women's Club Scholarships

Eligibility: for more information, go to the UF Foundation website, <https://www.uff.ufl.edu/Scholarships/WomensClub.asp>.

Application: by February 26 at 4:30 p.m. Applications can be obtained after January 4 from DSO or from the DSO website at <https://www.dso.ufl.edu/home/scholarships/uwc>.

Value: \$1,000

FLORIDA MUSEUM OF NATURAL HISTORY

R. Jerry Britt Jr. Paleobiology Scholarship

Submit applications to Roger W. Portell, Division of Invertebrate Paleontology, Florida Museum of Natural History, UF.

Eligibility: advanced UF undergraduate or graduate students who demonstrate outstanding academic achievement and are conducting paleobiologic research (especially field studies) in association with the Florida Museum of Natural History. See the website, http://www.flmnh.ufl.edu/invertpaleo/uf_students.htm.

Miss Lucy Dickinson Fellowship in Vertebrate Paleontology

Students should apply to the graduate program of an appropriate UF department (e.g. zoology, geology, anthropology or wildlife). Students should send an electronic copy of their application, along with a letter of intent for consideration of the Dickinson Fellowship to: jbloch@flmnh.ufl.edu or bmacfadd@flmnh.ufl.edu.

Eligibility: first-year graduate students pursuing a doctoral degree in vertebrate paleontology associated with the Florida Museum of Natural History; see the Museum website, <http://www.flmnh.ufl.edu/vertpaleo/fellowship.htm>.

SAMUEL P. HARN MUSEUM OF ART

Contact: Eric Segal, Education Curator of Academic Programs, Harn Museum of Art, PO Box 112700, Gainesville, FL 32611; (352) 392-9826

Complete application information for the following internships is available at <http://harn.ufl.edu/intern>.

Deadlines: Harn Museum internships are available on an ongoing basis with three yearly selection periods and application deadlines: spring, October 15; summer, March 15; and fall, June 1.

Marshall Criser Internship

Eligibility: students selected to participate in the internship program within the Administration, Curatorial, Development, Education, Marketing and Public Relations, or Registration departments; strong writing, research, and critical thinking skills; writing sample required.

Value: \$2,500 fall and spring semesters

Dixie Neilson Museum Studies Registration Internship

Eligibility: students already selected to participate in the internship program in the registration department at the Harn Museum. The Neilson Internship is available one semester per calendar year to graduate students earning Master of Arts degrees/certificates in Museum Studies both at the University of Florida and other institutions.

Value: \$1,250 one semester per year

E. Robert Langley Internship

Eligibility: undergraduate and graduate students enrolled full-time in the UF School of Art & Art History can apply; available spring and summer terms; if a project warrants, a student may be eligible for funding for two consecutive terms. Final approval of the Museum's selected applicants is made by the School of Art and Art History.

Value: varies

HOUSING AND RESIDENCE EDUCATION, DEPARTMENT OF

Contact: Sharon C. Blansett, Assistant to the Associate VP for Student Affairs, PO Box 112100, Gainesville, FL 32611-2100; (352) 392-2171, ext. 10132.

Randall J. Bodner and Gary W. Faircloth Scholarship

The Bodner/Faircloth Scholarship recognizes and rewards outstanding leadership and scholarship of a member of the Inter-Residence Hall Association (IRHA). For information on this scholarship, contact the Department of Housing and Residence Education or visit the UF Foundation website, <http://www.uff.ufl.edu/Scholarships/GeneralUniversity.asp>.

Eligibility: The recipient must be a full-time student in good standing; must have a minimum 3.0 cumulative GPA; must be an active member of the Inter-Residence Hall Association; must be directly involved in residence hall

activities and area/hall government; and must be returning as a student for the following fall semester.

Application: The recipient is selected by a committee (one housing administrator and IRHA student representatives appointed by the IRHA president). For more information, contact the UF Department of Housing and Residence Education, PO Box 112100, Gainesville, FL 32611-2100 or (352) 392-2161 or houinfo@housing.ufl.edu

Value: \$2,000

Kelly Martz Scholarship

The Kelly Martz Scholarship recognizes and rewards outstanding leadership and scholarship of a UF DOHRE student-leader or student staff member. For information on this scholarship, contact the Department of Housing and Residence Education or visit the UF foundation website, <http://www.uff.ufl.edu/Scholarships/ScholarshipInfo.asp?ScholarshipFund=012293>.

Eligibility: The recipient must be a full-time student in good standing; must have a minimum 3.0 cumulative GPA; must be a Department of Housing and Residence Education student leader in the IRHA, an AG, the NRHH, or the SAB or be a student staff member; must be directly involved in residence hall activities; must have made an outstanding contribution to the residence hall community; and must be returning as a student for the following fall semester.

Application: The recipient is selected by a committee of the IRHA President; SAB President; NRHH President; and the Murphree Area Council President. These four individuals are ineligible to apply for the scholarship. For more information, contact the UF Department of Housing and Residence Education, PO Box 112100, Gainesville, FL 32611-2100 or (352) 392-2161 or houinfo@housing.ufl.edu

Value: \$500

Cathie Ponikvar/NRHH Award

The Ponikvar/NRHH Scholarship is awarded to an outstanding UF leader living on campus who successfully balances academic excellence with community involvement and leadership. For information on this scholarship, contact the Department of Housing and Residence Education or visit the UF foundation website, <http://www.uff.ufl.edu/Scholarships/ScholarshipInfo.asp?ScholarshipFund=001989>.

Eligibility: The recipient must be a full-time undergraduate or graduate student in good standing; must have a minimum 3.0 cumulative GPA; must have lived a minimum of 3 semesters in campus housing; must have a minimum of 3 semesters of involvement in campus housing; and must be returning as a student for the following fall semester.

Application: The recipient is selected by a committee appointed by the President of the National Residence Hall Honorary. For more information, contact the UF Department of Housing and Residence Education, PO Box 112100, Gainesville, FL 32611-2100 or (352) 392-2161 or houinfo@housing.ufl.edu

Value: \$500



Rob Holland Scholarship Award

The Rob Holland Scholarship Award recognizes and rewards an IRHA member who is actively involved with IRHA and the campus community; who complete 10 hours of volunteer service at the Alachua County Humane Society; and who demonstrates Gator and Community spirit. The scholarship is intended to honor Rob's unique spirit and contributions to the UF community. For information on this scholarship, contact the Department of Housing and Residence Education or visit the UF foundation website, <http://www.uff.ufl.edu/Scholarships/ScholarshipInfo.asp?ScholarshipFund=018867>

Eligibility: The recipient must be an active IRHA member; must be a full-time undergraduate in good standing; and must be returning as a student for the following fall semester.

Application: The recipient is selected by a committee (one Housing administrator and 4 students appointed by the President of IRHA). For more information, contact the UF Department of Housing and Residence Education, PO Box 112100, Gainesville, FL 32611-2100 or (352) 392-2161 or houinfo@housing.ufl.edu

Value: \$500

MCNAIR SCHOLARS PROGRAM

Contact: Contact: UF McNair Scholars Program, 319 Infirmary Building, PO Box 113280, Gainesville, FL 32611; (352) 846-2575; <http://mcnair.aa.ufl.edu> The Ronald E. McNair Postbaccalaureate Achievement Program is designed to encourage undergraduates to pursue doctoral degrees.

Eligibility: Students must: be a US citizen or permanent resident; be a UF undergraduate student with 60 or more credit hours (have junior or senior standing) by summer 2016; be a UF undergraduate student not graduating prior to May 2017; have a 3.0 or higher overall grade point average; be a first-generation college student who meets the low income requirements and/or be a member of a group underrepresented in graduate education (Black, Hispanic, American Indian, Alaska Native, Native Hawaiian, Native Pacific Islander); and intend to pursue a PhD after graduation.

Application deadline: January 29, 2016

Value: \$2,800 research stipend plus funds to travel to professional conferences or to visit prospective graduate institutions

STUDENT HEALTH CARE CENTER

Contact: 280 Fletcher Drive, PO Box 117500, Gainesville, FL 32611-7500; <http://shcc.ufl.edu>

Gareth Kerr Memorial Scholarship

Contact: Lica Gilley, (352) 294-7439, lgilley1@ufl.edu

Created in memory of UF student Gareth Kerr, this scholarship recognizes students that consistently support campus and community health programs and/or work diligently to promote a cause related to health and wellness. Award nominees must demonstrate a special commitment to a health-related cause and/or have made a significant contribution that benefits students and/or the community in a health-related area.

Eligibility: Full-time UF enrollment; 3.0 or higher GPA; consult the website for more information and to complete a nomination form: <http://shcc.ufl.edu/contact/gareth-kerr-scholarship/>

Deadline: Early March; visit SHCC website for current deadline and application

Value: \$500

STUDY ABROAD SERVICES

Contact: University of Florida International Center, 170 HUB, P.O. Box 113225, Gainesville, FL 32611-3225; <http://www.ufic.ufl.edu/sas/>

The following awards are available to students who are at least 18 years old by the start of the program of choice; are a U.S. citizen or legal permanent resident; completed an online Study Abroad Scholarship Application (available at <https://www.ufic.ufl.edu/sas/ScholarshipApplication.html>), provide a statement of purpose essay, a statement of financial need, a statement of community service and a letter of recommendation; and have a minimum 3.0 GPA (some scholarships require higher).

Application Deadlines: February 13 for summer; March 16 for fall and academic year, and October 9 for spring programs.

Semester & Academic Year Scholarships

Daniel Sinclair Bredahl Scholarship for Academic Year; Daniel Sinclair Bredahl Semester Scholarship; International Center Semester Scholarship.

Summer Scholarships

International Center Summer Study Abroad Scholarship; International Center Summer Merit Scholarship; Irene Phillips Alliance Scholarship; UF Wentworth Honors Scholarship; Learning Without Borders Study Abroad Scholarship; Dr. Pepper SEC Scholarship; The Sones Scholarship.

Spring Scholarships

Daniel S. Bredahl Spring Semester Scholarship; UF International Center Spring Semester Study Abroad Scholarship; Alliance Scholar-Irene Phillips Award Semester Scholarship.

TUITION EXCHANGE PROGRAM

Contact: Ileana McCray, Office of the Provost, 235 Tigert Hall, PO Box 113175, Gainesville, FL 32611-3175; (352) 392-4792

Through Tuition Exchange, employee dependents attend colleges and universities other than their home institution. UF waives in-state and out-of-state tuition for a limited number of children of employees at participating institutions. Students must meet all admission requirements. The number of awards available depends on the availability of funds. Application and a list of participating institutions are available at <http://www.aa.ufl.edu/tep>.

UF GATOR CLUB SCHOLARSHIPS

Contact: Shirley Lynn, UF Alumni Association, 1938 W. University Avenue, PO Box 14425, Gainesville, FL 32604; (352) 392-7619

Gator Clubs® exist under the umbrella of the University of Florida Alumni Association for the benefit of UF.

With its many locations and diversity, Gator Clubs® serve to sponsor education and professional seminars, provide scholarship opportunities, host social and athletic functions, design community service projects, and foster young alumni programming. Membership in Gator Clubs® is open to all alumni, parents, friends, and students of the university.

The UF Alumni Association-chartered Gator Clubs® sponsor scholarships for students attending UF from all over Florida, as well as from many other parts of the country. Gator Club® scholarships are awarded based upon criteria established by each Gator Club®, including, but not limited to academic merit, school involvement, and community involvement.

Go to <http://www.uff.ufl.edu/Scholarships/GatorClubs.asp> for information on the Gator Club® scholarships. Contact the Gator Club® in your area for more information.



UNDERGRADUATE AFFAIRS, OFFICE OF

Contact: Office of Undergraduate Affairs, PO Box 113175, 235 Tigert Hall, Gainesville, FL 32611-3175, (352) 846-1761

Florida College Transfer Academic Scholarship (FCTAS)

UF offers two (2) scholarships of \$4,000 to transfer in-state community college students selected to the All-Florida Academic First Team. Recipients of the award are required to maintain a UF GPA of at least 3.0 and successfully complete 14 credit hours each semester of the award.

In order to qualify, applicants must have a lower division GPA of at least 3.80. Deadline for applying is June 15 each year for a scholarship award for the upcoming academic year.

<http://undergrad.aa.ufl.edu/scholarships.aspx>

Florida College Transfer Scholarship (FCTS)

UF will offer up to ten (10) Florida College Transfer Scholarship (FCTS). Scholarship recipients will receive a one-year scholarship with a value of \$1000 to \$2,000, with the exact amount awarded determined by student need as calculated by the UF Student Financial Affairs Office. (Note: the student will have to submit a completed FAFSA at <http://www.fafsa.ed.gov>). Award recipients are required to maintain a UF GPA of at least 3.0 and successfully complete 12 credit hours each semester of the award.

The FCTS is a competitive program for qualified Florida residents, which is awarded on the basis of financial need and/or academic merit, such as community service and leadership activities. In addition to academic achievement, character of the applicant, and whether the applicant has been awarded any other scholarship aid, race/ethnicity will be considered.

Deadline for applying is June 15 each year for a scholarship award for the upcoming academic year.

<http://undergrad.aa.ufl.edu/scholarships.aspx>

UNIVERSITY HONORS PROGRAM

Contact: Dr. Mark Law, University of Florida, PO Box 113260 Gainesville, FL 32611-3260, (352) 392-1519; <http://www.honors.ufl.edu/Lombardi-and-Stamps-Scholars.aspx>

The Awards Division of UF's University Honors Program serves as a source of information for any UF student considering applying to one or more of these nationally recognized awards. The fellowships require an extensive period of preparation before a student will be able to submit an application, so students should contact the appropriate awards adviser far in advance of the campus deadline. You do not have to have been a member of the Honors Program to apply.

For more information, go to <http://www.honors.ufl.edu/Opportunities.aspx>.

John V. Lombardi Scholarship Program Penelope W. and E. Roe Stamps IV Leadership Scholar Awards

Contact: Regan Garner, Honors Program, 343 Infirmary, University of Florida, Gainesville, FL 32611

The Lombardi and Stamps Scholarship Program recognizes outstanding students who rank at or very near the top of their class. Criteria include exceptional academic achievement with demonstrated leadership abilities, evidence of resilience and strong moral character, and exceptional creativity. Lombardi and Stamps Scholars receive \$2,700 each fall and spring for eight semesters; four summer enrichment programs, which include two international study trips; leadership training and an international community service retreat are also funded.

Florida Bright Futures Program will cover a portion of tuition for Florida residents. High schools may nominate up to two students for the program, and preference will be given to Florida residents in selection.

P. K. YONGE LABORATORY SCHOOL

Lieutenant Randy Norris Jr. Endowed Scholarship Fund

Contact: Director of the P. K. Yonge Laboratory School, Lynda Hayes, (352) 392-1554

Available to current high school seniors of P. K. Yonge Laboratory School, preferably a student seeking a career in law enforcement or a student enrolling in the College of Education. For more information, see the UF Foundation website under the College of Education at <http://www.uff.ufl.edu/Scholarships/ScholarshipListing.asp>.

How To Find & Apply for a Job

1. Start Early—Jobs are available throughout the year, but the best time to find one is at the beginning of semesters.

2. Check for Jobs

On-Campus Jobs: Go to <http://jobs.ufl.edu>.

Off-Campus Jobs: Go to <http://www.crc.ufl.edu>.

At Specific Departments: Check for open positions in your department or in other departments of interest.

3. UF Work Permit— FWS students are required to obtain a UF Work Permit (via ISIS) to work on campus.

OPS students are not required to obtain a UF Work Permit.

Student Employment Office

S-107 Criser Hall, (352) 392-0296

Hours: 8:00 a.m.–5:00 p.m., Monday through Friday

EMPLOYMENT

Employment is considered self-help aid, as it is offered in exchange for a service—work.

Employment enables students to cover part of their expenses while attending school.

Job opportunities exist for all students whether or not they are eligible for financial aid.

EMPLOYMENT

Almost every department at UF employs students part-time. These jobs offer students work related to their skills, academic or career fields, and experiences or interests. Job duties range from those demanding special research skills to those demanding only clerical, research-related skills.

The Student Employment Office in S-107 Criser Hall offers assistance to students as they seek part-time employment through various job programs.

Jobs are available through three programs: Federal Work-Study (FWS), Florida Work Experience Program (FWEP), and Other Personnel Services (OPS). Students can search available jobs by going to <http://jobs.ufl.edu>.

Employment should not interfere with students' educational goals. The maximum number of hours students may work on campus is 20 hours per week.

Students can petition to work more than 20 hours per week by completing the Hours Extension form, available on SFA's forms page, <http://www.sfa.ufl.edu/publications/forms>. The petition must also be completed by the student's academic adviser. If the petition is approved, the maximum hours per week is 31.

Students and employers generally cooperate on the hours to be worked, and most jobs allow students to arrange their schedules around their classes.

Students are not permitted to work during scheduled classes or exams.

FEDERAL WORK-STUDY (FWS)

The purpose of FWS is to provide students with part-time employment to help meet college costs and, if possible, provide work experience in a related field. FWS is federally funded and need-based. Your eligibility is determined from information you provide on your FAFSA. On-time applicants are given priority, and FWS funds are limited.

To be eligible, you must show need on your federal need analysis report. The number of hours you may work will depend upon your financial need.

If FWS is part of your financial aid, you must print a UF Work Permit from ISIS. Under "Awards & Disbursements," choose "Print Work Permit." Students seeking jobs should take the Work Permit with them to job interviews. Students already employed at UF should take the Work Permit to their employer.

The FWS program includes Federal Community Service (FCS) and also the America Reads program.

FCS allows students to work off-campus with various community agencies dedicated to improving community living, especially for low-income individuals. All requirements for FWS apply to FCS.

America Reads is a tutoring program promoted by the federal government to help elementary school students improve their reading skills. Students interested in America Reads should contact the College of Education Program Coordinator at (352) 273-4171 or read@coe.ufl.edu.

Earnings through FWS vary with the nature of the job, your skills, and the hours you can work. Salaries start at minimum wage and range upward according to skills and experience. To retain FICA-exempt status, students must enroll halftime and work no more than 20 hours a week, or 31 hours per week with an approved Hours Extension Petition form.

To be eligible for FWS, you must be a U.S. citizen, national, or permanent resident; show need on your FAFSA need analysis report; maintain satisfactory academic progress; be enrolled at least half-time as an undergraduate or graduate student; and not have defaulted on or owe a refund to any aid program. Postbaccalaureate students must petition for eligibility.

Student Employment job lists are available at <http://jobs.ufl.edu>.

FLORIDA WORK EXPERIENCE PROGRAM (FWEP)

FWEP is a state-funded, need-based, student work program which is awarded by SFA.

STUDENT OTHER PERSONNEL SERVICES (STAS)

OPS is state-funded and is not based on need. To be eligible, students employed by UF must have at least a 2.0 GPA and be enrolled at least halftime. Average earnings are generally the same as work-study jobs. The total hours students can work and the amount earned will depend upon the hiring department's budget and need. However, students cannot work more than 20 hours per week or 31 hours per week if granted with an approved Hours Extension Petition form. Students must report OPS income on their aid applications the following year.

OFF-CAMPUS EMPLOYMENT

Off-campus jobs do not require students to demonstrate financial need. Check the Career Resource Center job postings at <http://www.crc.ufl.edu/students/studentJobGlance.html>. Wages will vary depending upon the job and the employer.

VETERAN AFFAIRS (VA) WORK-STUDY

On- and off-campus jobs are available for enrolled veterans of the U.S. armed services. For complete eligibility and application information, check with the UF Veterans Affairs Support Services Office, 222 Criser Hall, PO Box 114000, Gainesville FL, 32611-4000; (352) 294-2948.

Program information is available at <http://veterans.ufl.edu>.

Work-Study job listings are available online at <http://jobs.ufl.edu>.

LOANS

UF primarily offers student loans through the Federal Direct Loan Program, but there are a number of other loan programs available at UF. These include: Perkins Loans, UF Long-Term Loans, and UF Short-Term Loans.

FEDERAL DIRECT LOANS

UF participates in the Federal Direct Loan Program which consists of the Federal Direct Subsidized Stafford Loan, the Federal Direct Unsubsidized Stafford Loan, the Federal Direct PLUS Loan, and the Federal Direct Consolidation Loan Program.

The U.S. Department of Education is the lender and, except for consolidation loans, delivers loan proceeds through the school. UF disburses loans after they have been processed and approved and classes have begun.

When it is time for repayment, you will send all loan payments to your federal loan servicer.

Subsidized Loans are loans for undergraduate students with financial need, as determined by cost of attendance minus expected family contribution and other financial aid (such as grants or scholarships). Subsidized Loans do not accrue interest while the student is in school at least half-time or during deferment periods.

Unsubsidized Loans are loans for students that are not based on financial need. Eligibility is determined by your cost of attendance minus other financial aid (such as grants or scholarships). Interest is charged during in-school, deferment, and grace periods. Unlike a subsidized loan, you are responsible for the interest from the time the unsubsidized loan is disbursed until it's repaid in full. You can choose to pay the interest or allow it to accrue and be capitalized (added to the principal amount of your loan). Capitalizing the interest will increase the total amount you have to repay.

Subsidized and Unsubsidized Loan Limit refers to the amount you can borrow through the Federal Direct Loan Program. It is determined by your dependency status and classification in college. The annual and aggregate loan limits are listed in the charts on the next page.

You may not be eligible to borrow the full annual loan amount because of your expected family contribution or the amount of other financial aid you are receiving.

Both subsidized and unsubsidized loans have a fixed interest rate, and

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate	\$5,500 No more than \$3,500 of this amount may be in subsidized loans.	\$9,500 No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate	\$6,500 No more than \$4,500 of this amount may be in subsidized loans.	\$10,500 No more than \$4,500 of this amount may be in subsidized loans.
Third-Year and Beyond Undergraduate	\$7,500 per year No more than \$5,500 of this amount may be in subsidized loans.	\$12,500 per year No more than \$5,500 of this amount may be in subsidized loans.
Graduate or Professional Degree Students*	Not Applicable	\$20,500
Maximum Aggregate (Total) Debt from Subsidized and Unsubsidized Loans	\$31,000 No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans. \$138,500 for graduate or professional students—No more than \$65,500 of this amount may be in subsidized loans. The graduate debt limit includes all federal loans received for undergraduate study.

*Some professional students may be eligible for increased unsubsidized loan limits. Contact your adviser to determine if you are eligible.

repayment is deferred until a student graduates, withdraws or enrolls less than half-time.

Parent PLUS Loans are loans for parents of dependent undergraduate students. Parents may borrow up to the student's cost of attendance, minus other financial aid. Interest is charged during in-school, deferment, and grace periods. The borrower is responsible for the interest from the time the PLUS Loan is disbursed until it's repaid in full. The parent can choose to pay the interest or allow it to accrue and be capitalized. Capitalizing the interest will increase the amount that must be repaid.

Graduate PLUS Loans are loans for graduate and professional students who are ineligible for Unsubsidized Loans or need to supplement their Unsubsidized awards. Graduate and professional students may borrow up to the student's cost of attendance, minus other financial aid. Interest is charged during in-school, deferment, and grace periods. The borrower is responsible for the interest from the time the PLUS Loan is disbursed until it's repaid in full. You can choose to pay the interest or allow it to accrue and be capitalized. Capitalizing the interest will increase the amount you have to repay.

Interest Rates

(for loans disbursed from 7/1/14 to 7/1/15):

Subsidized/Unsubsidized Undergraduate	4.66%
Unsubsidized Graduate	6.21%
PLUS	7.21%

Interest rates for all Direct Loans are subject to change. Check SFA's Loans page, <http://www.sfa.ufl.edu/programs/loans> for current rates.

How to Request a Direct Loan:

If Predicted Federal Direct Subsidized or Unsubsidized Loans are included in your award, these amounts represent financial aid you could receive if you choose to utilize them as an additional financial resource. To be considered for these student loans use the "Federal Direct Student Loan Request" link on the Financial Aid Status page. We will not process any Federal Direct Subsidized or Unsubsidized Loans for you unless you indicate that you wish to receive them. When your loan is processed, you will receive a revised award notification from SFA and a Disclosure Statement from Direct Loans. Processed loans require that you Accept, Reduce or Cancel the loans on <http://www.isis.ufl.edu>.

To Receive Your Direct Loan:

1. First time borrowers must complete Federal Direct Loan Entrance Counseling at <http://studentloans.gov>.
2. Go to <http://studentloans.gov> to either complete a Master Promissory Note or verify that one is already on file.

3. Accept your loan award at <http://www.isis.ufl.edu>. Under "Financial Aid" on the left-hand menu, choose "Awards and Disbursements" for the appropriate academic year. You may also cancel or reduce the amount of your loan. PLUS loans do not need to be accepted.

4. Once classes have begun, federal requirements have been completed, and UF has verified that the student is enrolled at least half-time, UF disburses these funds.

FEDERAL PERKINS LOANS

Perkins loans are federally funded, long-term, low-interest loans with repayment deferred until after you graduate, withdraw, or drop to less than half-time enrollment. SFA selects recipients and determines loan amounts based on greatest financial need as determined by a student's FAFSA. To be considered for this program, apply as soon as possible after January 1.

Undergraduate students at UF may borrow up to \$4,000 an academic year, up to a total of \$27,500 toward an undergraduate degree. UF graduate students may borrow up to \$6,000 a year up to a total of \$60,000, including both undergraduate and graduate loans. Repayment is made in equal installments, beginning nine months after you withdraw, graduate, or drop to below half-time status. The minimum repayment amount is \$40 a month, and 5% interest is charged on the unpaid balance.

The maximum time for repayment is ten years, not including deferred payment time. Provisions are made for deferment or cancellation of loan repayment under specific circumstances.

To Receive Your Perkins Loan:

1. First-time Federal Perkins Loan borrowers must complete Entrance Counseling before their loans can be disbursed. Before the start of classes, the University Bursar (UB) will mail instructions on how to complete online Entrance Counseling. For more information, call UB at 352-392-0737, or go to <http://www.fa.ufl.edu/bursar/current-students/financial-aid/loan-entrance-counseling-and-disbursements>.
2. First-time Federal Perkins Loan borrowers must complete an online Federal Perkins Master Promissory Note (MPN). UB mails borrowers instructions for signing the online MPN.
3. Complete the Federal Perkins Loan Disclosure/Acceptance process. Perkins Loan disclosures are completed at <http://www.isis.ufl.edu>. Federal Perkins Loan Acceptance is done under "Financial Aid" under "Awards and Disbursements." For more information, contact the University Bursar's office in S-113 Criser Hall.



UF EMERGENCY SHORT-TERM LOANS

Short-term Loans (STL) are available to students enrolled at least half-time to help meet temporary, emergency financial needs related to educational expenses. Registered students with valid repayment sources may borrow up to \$1,000, if tuition is paid or deferred, or the amount of their in-state tuition.

Major Short-Term Loan funds include: Claude S. Ginn Memorial Educational; Edward J. Triay Jr. Memorial; B. A. Tolbert Memorial; Exxon Loans; Sarafem Dervech Loans; and Dean R.C. Beaty Memorial funds.

Interest is computed monthly at the rate of 1% on the unpaid balance from the date the loan is disbursed. A minimum of one month's interest will be charged if the loan is paid in full within 30 days. Short-Term Loans must be repaid, either when the repayment source is received or by the established short term loan due date for the semester in which the loan is taken out, whichever comes first. Payment may be made to the University Bursar (UB) in S-113 Criser Hall.

To be eligible, you must be enrolled at least half-time as an undergraduate or graduate student, have a valid repayment source, and have no credit holds.

To apply, see an adviser at Student Financial Affairs in S-107 Criser Hall.

REPAYMENT OF LOANS

Educational loans awarded by UF (Federal Perkins Loans and UF Institutional Loans, such as SAFE Loans) may be repaid in equal or graduated installments. The minimum monthly repayment for Federal Perkins Loans is \$40. The university may require a minimum repayment for institutional loans of \$30 a month.

Federal Direct Loan Repayment

When it comes time to start repaying your Federal Direct Loan(s), you can select a repayment plan that's right for your financial situation. Generally, you'll have between 10 and 25 years to repay your loan, depending on which repayment plan you choose.

To find out more about repayment options, go to <http://studentaid.ed.gov/repay-loans>.

Direct Loan Borrower Services

When your loan is due, your servicer will send you a payment schedule. It will list your monthly payment on principal and interest and the unpaid balance for each month of the period it takes to repay your total debt. If they do not contact you, you are responsible for contacting them.

If you're not sure who your loan servicer is, you can look it up on the U.S. Department of Education National Student Loan Data System (NSLDS) website, <http://www.nslds.ed.gov> or call the Federal Student Aid Information Center at 1-800-433-3243.

Student Loan Exit Counseling

Any student who receives a student loan while attending UF must complete an online Student Loan Exit Counseling session when they graduate, drop below half-time enrollment, or withdraw from UF. Student Loan Exit Counseling is available at myUFL.

Failure to complete exit counseling may result in a hold being placed on your records, including your diploma, transcripts, and registration. Contact UB at (352) 392-0737 if you have questions about exit counseling.

WWW.STUDENTLOANS.GOV

- Get an overview of the Direct Loan program
- View your loan documents
- Apply for a federal PIN
- Complete Entrance Counseling
- Complete Exit Counseling
- Sign your Master Promissory Note (MPN)
- Request a PLUS Loan
- Find information about student aid programs
- Find information about loan repayment plans, loan discharge, and loan forgiveness programs
- Financial Awareness Counseling Tool (FACT)



CHAPTER 4: RECEIVING YOUR AID

ENROLLMENT REQUIREMENTS

UF students must enroll at least half-time to receive most types of financial aid. Students who enroll less than full time may have their aid adjusted after the drop/add period. To receive funds through some State of Florida programs, students must enroll for at least 12 credit hours. Federal Pell Grant awards are prorated according to enrollment status. Please refer to the chart below for minimum enrollment eligibility requirements for most programs.

FULL-TIME STUDENT		
Classification	Fall/Spring	Summer
Undergraduate/ Postbac	12	12
Graduate	9	8
Law	10	5
MD, DN, VM	1	1

HALF-TIME STUDENT		
Classification	Fall/Spring	Summer
Undergraduate/ Postbac	6	6
Graduate	5	4
Law	5	3
MD, DN, VM	1	1

DISBURSEMENT

Students receive their financial aid by direct deposit from the University Bursar (UB), S-113 Criser Hall, after classes begin and as soon as aid is available. See "Direct Deposit" on this page.

UB disburses aid only after verifying enrollment status and making sure students have no financial or academic service indicators (holds) on their records. Service indicators on a student's record may prevent disbursement of financial aid. All unpaid tuition/fees and housing are deducted from students' Title IV financial aid before disbursing the balance to the student. Other UF debts (such as lab fees, infirmary charges, and library fines) will be deducted for students who have completed the Student Permission Agreement (see "Non-Institutional Fees," below) on myUFL. **Financial aid cannot be used to pay prior-term tuition/fees.**

OTHER ACCOUNTS RECEIVABLE CHARGES

UF must obtain the permission of students to allow federal aid to be used to pay non-institutional charges. Non-institutional charges may include books, meal plans, laser prints, health care services, parking decals, and parking tickets.

On ISIS, students will see a page under "Financial Services" called "View Student Permissions." This is where students can authorize payment of all UF charges. From there, students will be directed to myUFL, where they should choose "Access Permission Forms."

DIRECT DEPOSIT

UF requires that all students receiving financial aid sign up for direct deposit.

Direct deposit is the quickest and safest way to receive your financial aid refunds. Instead of receiving a check for your financial aid, your aid funds are deposited electronically into your checking account at the bank of your choice. A written notification or email is sent to you each time a transfer is made to your account.

Please direct any questions about direct deposit to UB at (352) 392-0737.

How do you sign up?

To sign up, go to myUFL and select "Access myUFL" to login. On the top toolbar, select "Main Menu." Choose "My Campus Finances," then "Direct Deposit-Student or PLUS"

You can also sign up using the direct deposit Authorization form, available from the University Bursar website, <http://www.fa.ufl.edu/bursar>. After doing so, you will need to complete and sign the authorization form and return it to the University Bursar (UB) in S-113 Criser Hall.

When can you sign up?

- You can sign up any time throughout the semester.
- It takes 24 hours for your authorization to take effect if you sign up online. It takes about three weeks if you use the Direct Deposit Authorization form.

Signing up will not delay or affect your financial aid or fellowship disbursements.

FLORIDA BRIGHT FUTURES RENEWAL REQUIREMENTS

All Bright Futures recipients are required to meet minimum credit hour requirements to renew their award each year. Full-time students are required to earn at least 24 semester hours (prorated for part-time students) in order to renew their award at the end of each academic year.

As of July 1, 2013, students are no longer required to submit a FAFSA in

order to be eligible to receive both initial and renewal Bright Futures funding. Students are encouraged to submit the FAFSA to learn of potential eligibility for additional state and federal aid.

Additionally, Florida Academic Scholars must earn a minimum cumulative 3.0 GPA to renew their award each year. Florida Academic Scholars with a 2.75-2.99 GPA will renew as Florida Medallion Scholars. Florida Medallion Scholars must earn a 2.75 minimum cumulative GPA to renew their award each year.

FLORIDA BRIGHT FUTURES REINSTATEMENT/RESTORATION

Students who lose a Bright Futures scholarship because of a low GPA may be able to have their scholarship restored—this process is called “restoration.” 2010 high school graduates (and those years following) may only restore their award if it is lost in their first academic year.

An eligible student who did not receive scholarship funds for the previous academic year (fall through spring) is eligible for “reinstatement.”

Students who believe they may qualify for restoration or reinstatement should contact OSFA. Contact information is available on the OSFA Bright Futures website, <http://www.floridastudentfinancialaid.org/SSFAD/bf>.

CHECK YOUR AID STATUS

All students receiving financial aid are responsible for keeping track of their aid file and awards at <http://www.isis.ufl.edu>, including providing information still needed to complete their file.

On ISIS, under “Financial Aid” under the correct award year, you can choose from:

- Aid Status (deferment, missing documents, verification, financial aid academic progress, etc.)
- Awards and Disbursements (review your award; accept, cancel, and reduce work and loan programs awards; report additional aid)
- Additional Aid Reporting (select to report additional aid not listed on your aid award; you can also do this on the Awards and Disbursements page).

FEDERAL VERIFICATION/ QUALITY ASSURANCE

Each year, about 30 percent of students' aid applications nationwide are chosen for verification, a process of confirming data supplied by the applicant and/or their parents. UF also must resolve discrepancies on students' financial aid applications. UF participates in the Quality Assurance (QA) Program, a federal program that allows the university to establish its own verification criteria and determine which student files must be verified.

If your application is selected for verification, or if there are discrepancies with your application information, we will send you an email alerting you to check your “Financial Aid Status” on UF’s ISIS system to determine what documents to provide. **Do not submit any documents unless we ask you to do so.** Aid funds cannot be disbursed to you until you submit all requested documents and the accuracy of your information has been checked. This can take four weeks or longer.

NOTE: Students who receive financial aid based on incorrect information may be required to pay it back. Anyone intentionally giving false or misleading information on aid applications may be subject to a fine of \$10,000, receive a prison sentence, or both.

Your Responsibilities If Selected for Verification or Quality Assurance

- Quickly submit all requested documents to SFA.
- If you are a dependent student, keep in touch with your parents throughout the verification process.
- Keep your mailing address, phone number, and email address current with the UF Directory.

VERIFICATION SURVIVAL GUIDE

Some tips for students who have been notified that they have been selected for verification:

1. If your application has been selected for verification or quality assurance, don't panic.

2. If income verification is required, you must submit IRS tax return transcripts and copies of all W-2s. Make sure the transcript and W-2s are for the appropriate year.
3. If other verification forms are requested, make sure the documents have all necessary signatures. Do not leave any questions unanswered. If an item on the form does not apply or you did not receive the described item, write “O” or “N/A” in the space provided.
4. In some cases, such as verifying citizenship status, original documents must be presented to our office in person. Bring the original, not a copy. Do not mail copies or originals.
5. Be sure to include your name and UFID with all submitted forms.
6. Be aware that, if you have been selected for verification, no financial aid will disburse until verification has been completed. Incomplete documents and missing signatures often result in delayed disbursement of financial aid.
7. Remember, the amount of aid awarded to you by SFA could change as a result of the information found during verification.
8. Please read all instructions on our forms, and feel free to call or visit our office if you have any questions at all.

CALCULATION OF FEES

Once the semester begins, students may determine their tuition fee debt on myUFL (view tuition statement).

Fees are based on the total number of registered credits. The hourly rate is based on residency status, course level, and first enrolled term of the current degree.

Excess Hours Fee

In an attempt to encourage students to finish their degrees in a timely fashion, the Florida Legislature has enacted rules that will affect students enrolling in “excess hours.”

Students who entered UF as an undergraduate between and including fall of 2009 and summer of 2011 are subject to a threshold percentage of 120 percent, meaning that for credits beyond 120 percent of the number of credits required for their degree, they will have to pay an additional surcharge equalling 50 percent of their tuition.

Students entering UF as undergraduates in fall of 2011 or thereafter are subject to a 115 percent threshold, meaning for credits beyond 115 percent of the number of credits required for their degree, they will have to pay an additional surcharge equalling 50 percent of their tuition.

The rule considers failed courses, drops, withdrawals (general), repeats, and all accepted transfer credits as hours towards a bachelor's degree.

There are many types of credit hours that are excluded from the calculation of hours, including hours earned through an accelerated mechanism (AP, IB, dual enrollment, etc.) and internships necessary for certification. See the Office of the University Registrar, 222 Criser Hall, for more information.

Student Health Fee

The student health fee is included in both the rate per credit hour and the block fees figures. It includes professional office visits with the Student Health Care Center medical and nursing staff, except those with specialty personnel and special tests. Counseling sessions at the Infirmary's Mental Health Service are covered. UF strongly encourages students to investigate their family insurance coverage. Students may purchase the Student Government Sponsored Insurance group plan designed to cover most fee-for-service charges.

UF PAYMENT METHODS

Electronic Funds Transfer

Students may pay their tuition, fees, and other UF debt directly from their checking accounts without writing a check or using a debit card. To sign up for the service: select “Make a Payment” from the “My Campus Finances” menu on myUFL. Select the radio button that reads “Electronic Payment (Credit Card or EFT/ACH),” check the box after reading and accepting the terms, choose “Pay Now.”

On the ‘Welcome to the UF Electronic Payment’ website, select “Click here to make a payment” under the Account Summary. Students currently receiving financial aid and fellowship payment by direct deposit may already be authorized for this service. Once authorized, the student can initiate an

EFT payment from their checking account by visiting myUFL and select "My Campus Finances" then "Make a Payment."

Bank Debit/Credit Card

MasterCard, Visa, Discover, and American Express may be used to make payments on tuition and other UF debts via myUFL. A 2.6% service charge is automatically added to all online credit card transactions. MyUFL transactions include the payment of student tuition, fees, and accounts receivable charges (i.e., laser printing, library fines, infirmary charges, etc.). Payments made before 6:00 p.m. and after 10:00 p.m., Monday–Friday (excluding State holidays) will directly update the UF account of the student and any service indicators. Payments made between 6:00 p.m. and before 10:00 p.m. will update the account and service indicators the next business day. You may make credit card payments by visiting myUFL and select "My Campus Finances" then "Make a Payment".

GatorParent

The student can initiate this form of service by selecting "Make a Payment" from the "My Campus Finances" menu on myUFL. Select the radio button that reads "Electronic Payment (Credit Card or EFT/ACH)", check the box after reading and accepting the terms, and choose "Pay Now." On the Welcome to the UF Electronic Payment website, select "Add New" next to the GatorParents. The student will list the parent's name(s), email address, password, and then OK. The GatorParent will receive an email confirmation for making payments. Please note, a 2.6% service charge will be added to all credit card transactions. These transactions include the payment of student tuition, fees, and accounts receivable charges (i.e., laser printing, library fines, infirmary charges, etc.).

Payments made before 6:00 p.m. and after 10:00 p.m., Monday through Friday (excluding State holidays) will directly update the UF account of the student and any service indicators. Payments made between 6:00 p.m. and before 10:00 p.m. will update the account and service indicators the next business day.

No-Cost Payment Methods

Checks and electronic fund transfer are no cost payment options. All checks used for payment should be made payable to the University of Florida and include the student's name, UFID, local address, and local telephone number.

Secure Drop Box

Pay by cashier's check, check, or money order by placing a payment in the secure drop box located outside the University Cashiers near the vending machines on the Northwest side of Criser Hall.

By U.S. Postal Service

Payments by cashier's check, check, or money order may be mailed to: University Bursar, PO Box 114050, Gainesville, Florida 32611-4050

Checks from foreign countries must be made payable through a US bank in US dollars.

Returned items (checks and Electronic Funds Transfer) must be paid with a money order or cashier's check. A service fee, which ranges from \$10.00 to \$40.00, is assessed depending on the face value of the check, draft, money order, or EFT.

PAYING UF DEBTS

Payments on all financial obligations will be applied as follows: outstanding tuition first, then all other debts, on the basis of age (oldest debt first). Payments are considered on time based on the date received by the cashier, and not based on the date of postmark.

UNIVERSITY POLICIES ABOUT MONEY

Service Indicators

The university places "service indicators" on student records for outstanding debts for tuition, parking tickets, housing, infirmary charges, library fines, returned checks, loan repayment problems, etc.

With a service indicator on their records, students cannot receive grades or transcripts, register for another term, receive a diploma, or use many university services. If the Registrar's Office informs you that you have a financial service indicator on your records, use myUFL to find out about debts (amounts due and source and type of debt). You may also go to the University Bursar's office in S-113 Criser Hall to learn the reason for the service indicator and clear your records. To prevent a service indicator on records, pay university bills promptly.

Fee Payment/UF Bills

Students may view and print detailed tuition statements and other detailed account information through the myUFL system, in addition to making payment. Student's accounts on ISIS provide links to pay electronically (ePay) and instructions to pay by mail. Check with UB on their website, <http://fa.ufl.edu/bursar>, or at S-113 Criser Hall for complete and up-to-date information on your UF accounts.

All payments other than tuition are due on the first of the month. Tuition fee payments are due by the established tuition fee payment deadline for each term and are not billed before the deadline.

Deferments

Students can check their deferment status on myUFL, My Campus Finances, Student Center.

The university may permit deferment of tuition and fees for students receiving aid from federal or state programs if such aid is scheduled for disbursement after the fee payment deadline. A fee deferment will appear as a positive "service indicator" on your UF accounts.

Loans that have not been accepted will not be considered when determining eligibility for a deferment. Students who owe tuition/fees for a prior term will not be eligible for a deferment. Fees are deferred until receipt of financial aid or until the deferred payment deadline, whichever comes first.

If you have questions about your eligibility for a fee deferment, check with your financial aid adviser.

Veterans

Fee deferments are also issued to veterans and to some dependents of veterans who receive educational benefits and are based on information received from the UF Registrar's Office.

Housing

Questions about deferments for UF housing should be addressed to the UF Department of Housing and Residence Education, (352) 392-2161.

Students whose fees are deferred against financial aid must pay fees by the deferred fee payment deadline, whether or not their aid has arrived.

Late Fees

UF charges a \$100 late fee for registering late and another \$100 late fee for paying fees after the deadline. Students may be charged one or both late fees. If you have a fee deferment, you will be charged a late payment fee if you do not pay by the deferred payment deadline date.

Returned Payment Items/Late Loan Repayment

Students whose paper or e-checks are returned or who dispute a credit card transaction for any reason or are late repaying loans may: (1) lose eligibility for paying debts by check and for short-term loans and other UF loans (Perkins, institutional loans); and (2) have aid disbursements withheld until they clear the check(s) and/or repay their loan in person at UB, S-113 Criser. A \$25-\$40 fee is assessed for returned items based on the face value of the returned item.





CHAPTER 5: ADDITIONAL INFO

ACADEMIC PROGRESS REQUIREMENTS

UF students receiving financial aid are required to be in good standing and maintain satisfactory academic progress. To be eligible to receive financial aid, students must comply with all relevant policies regarding Academic Progress at the University of Florida.

These policies are available on SFA's website at <http://www.sfa.ufl.edu/additional/academic-progress>.

YOUR RIGHTS AND RESPONSIBILITIES

As a student consumer, you have the right to:

- be informed of the correct procedures for applying for aid, cost of attendance, aid programs available, how financial need is determined, criteria for awarding aid, how academic progress is determined, and what you must do to continue receiving aid
- be informed of the type and amount of assistance you will receive, how much of your need has been met, and how and when you will be paid
- appeal financial aid office decisions with regard to your application
- view the contents of your financial aid file, in accordance with the Family Educational Rights and Privacy Act
- know the terms of any loan that you accept, including the annual interest rate, the interest accrual schedule, the repayment schedule, and default penalties
- know the job description and pay rate for any student job you accept or for which you apply.

It is your responsibility to:

- complete and submit applications correctly and on time
- read and understand all materials sent to you from SFA and other financial aid agencies or provided on the SFA website;
- keep copies of all forms and materials you sign and send in
- know and comply with the rules governing aid you receive
- provide all documentation and information requested by SFA
- comply with the provisions of any promissory note and all other agreements you sign

- register for the number of hours required for your aid disbursement (<http://www.sfa.ufl.edu/receiving/enrollment-requirements>)
- maintain satisfactory academic progress (<http://www.sfa.ufl.edu/additional/academic-progress>)
- notify SFA of all resources not listed on your award letter (see Reporting "Outside Aid", p. 8)
- use aid only for educational expenses related to attending UF
- check your GatorLink email often for financial aid business email
- keep your local and permanent addresses, email address, and phone number up to date in the University Directory. Sign on to myUFL and select "My Account," then "Update My Directory Profile."

POLICIES

CHANGES IN FAMILY CIRCUMSTANCES/PETITIONS

Check with your financial aid adviser immediately if you believe extenuating family circumstances, such as the following, might affect your financial aid application:

1. Divorce of parents, or you from your spouse
2. Death or disability of a major wage earner
3. Loss of employment of a major wage earner
4. Loss of other income or benefits (such as child support), by you, your parents, or spouse

Financial aid award petitions should be filed between March 1 and June 1.

The workload at SFA at the time you file a petition will determine the response time to the appeal. All actions resulting from the petition process are contingent upon fund availability and any processing deadlines that may be in effect at the time of petition approval.

WITHDRAWALS & REFUNDS

Withdrawals

Students who wish to withdraw must follow UF's official withdrawal policy. The Registrar's Office assists students who wish to withdraw from UF and coordinates the process. Complete information, as well as the application, can be found on the Registrar's website, at <http://www.registrar.ufl.edu/currents/withdraw.html>.

Withdrawing from classes will affect your percentage of hours earned. All students must earn 75 percent of all hours attempted to remain eligible for financial aid.

If you officially withdraw or stop attending all courses, you may be required to repay all or part of the financial aid disbursed to you for the term in which you withdraw.

Students receiving federal funds may be required to repay aid determined to be "unearned." The earned/unearned calculation is based on the percentage of days attended during the term in which you withdrew. The amount you have earned is determined on a pro-rata basis. That is, if you completed 30 percent of the term in which you withdrew, you have earned 30 percent of the federal aid you received. Once you have completed 60 percent of the term, you are considered to have earned all of your aid.

The difference between your earned federal aid and 100 percent equals the percentage of unearned federal funds that are subject to repayment. Federal regulations require Title IV aid to be refunded in the following order:

1. Federal Direct Unsubsidized Stafford Loans
2. Federal Direct Subsidized Stafford Loans
3. Federal Perkins Loans
4. Federal Direct Graduate PLUS Loans
5. Federal Direct PLUS Loans (for parents)
6. Federal Pell Grants
7. Federal Supplemental Educational Opportunity Grants (FSEOG)
8. Federal TEACH Grant
9. Federal Iraq & Afghanistan Service Grant

For grants, the law provides that you return 50 percent of any grant you receive requiring repayment. Any amount you do have to return is a grant overpayment, and you must arrange with UF or the U.S. Department of Education to return the funds.

Please Note:

(1) You may also be required to repay other federal, state, institutional, or private student financial aid programs based on the terms and conditions associated with those programs.

(2) UF is required to return to the applicable federal program account the unearned percentage of institutional charges (tuition, fees, on-campus housing). UF may bill you for any funds returned on your behalf, including loan funds.

(3) UF's tuition refund policy is separate from the federal requirement to return unearned aid. Whether or not you receive a tuition/fee refund has no bearing on the amount you must repay under this formula.

Refunds

If, as a result of withdrawal, cancellation, or termination of attendance, you are entitled to a refund of tuition/fees (determined by UB) or campus housing charges (determined by the Division of Housing and Residence Education) and you received aid for the same payment period, part of your refund will be returned to the appropriate federal Title IV or institutional account. Any amount remaining after accounts from which you received aid have been reimbursed will be returned to you.

CONFIDENTIALITY OF STUDENT RECORDS

UF ensures the confidentiality of student records in accordance with State University System rules, state statutes, and the Family Education Rights and Privacy Act of 1974—Buckley Amendment. Your family financial information and the type and amount of your aid are held in the strictest of confidence. Information is released only with your written consent. If you would like for SFA and/or the University Bursar (UB) to discuss your financial records with other persons or agencies, complete a Release of Financial Aid Information form, available from a financial aid adviser in S-107 Criser Hall.

For further information regarding the Buckley Amendment, visit <http://epic.org/privacy/education/ferpa.html>.

The University of Florida values individuals' privacy and actively seeks to preserve the privacy rights of those who share information with UF. For more information regarding UF's privacy policies, visit <http://www.privacy.ufl.edu>.

FINANCIAL AID HISTORY & NSLDS

SFA will confirm each student's prior financial aid history information through the National Student Loan Data System (NSLDS) for all students who attend or have attended another postsecondary school, regardless of whether or not they received financial aid. If SFA is unable to obtain the required information, we will notify you that you must pursue this matter directly. The NSLDS website can be found at <http://www.nslds.ed.gov>.

Dual enrollment students who have jointly attended a high school and a community college as part of their high school programs must also have any prior financial aid history confirmed through NSLDS before their funds are released.

TAXATION OF AID PROGRAMS

Any funds you receive from scholarships, benefits, fellowships, and grants from UF or any other source that, combined, exceed the cost of tuition, fees, books, and required equipment and supplies, are considered taxable income. This includes Federal Pell Grants, but not UF or federal loans.

You are responsible for keeping records and completing your tax forms properly. You may want to keep a receipt file of educational purchases. For more detailed information, consult the IRS, your income tax form instruction booklet, or your personal tax adviser.

ANTI-DRUG ABUSE ACT

A summary of UF's policies concerning the use of alcohol and other drugs is provided to you through the Division of Student Affairs and may be viewed at http://www.ufsa.ufl.edu/students/fees_resources_policies/drug_free_school.

BUDGETING TIPS

BASIC BUDGETING

Step 1—Calculate Your Projected Income

Begin by estimating the amount of money you will have to cover your expenses for the semester. Potential income sources may include:

- Your savings
- Earnings from a part-time job
- Financial aid awarded
- Parental contribution
- Benefits

Step 2—List Fixed Expenses

Fixed expenses are those that do not vary, such as tuition and fees. Ask yourself if you have any control over the cost of the item or service. List the item as a fixed expense only if the answer is no. The university develops standard budgets for categories of students within the school's population (see "How Your Need is Determined," on page 2). You can use these sample budgets as a guide to estimate your costs, here and in Step 3.

Step 3—List Variable Expenses

Variable expenses are subject to a certain amount of control. They can be obtained at varying costs, and in some cases you can do without them.

Examples include:

- Housing and meals
- Books and supplies
- Computer & cell phone costs
- Transportation
- Personal expenses
- Insurance
- Clothing maintenance

Step 4—Total Expenses

Add your fixed expenses to your variable expenses to obtain your "total expenses."



Step 5—Balancing Your Budget

Subtract your total expenses (Step 4) from your projected income (Step 1). If your estimated expenses are higher than your projected income, see “Cutting Costs” for ways to reduce your spending.

Cutting Costs

If your costs are out of line with your income, the solution lies in your variable expenses (Step 3). Try the following cost-cutting suggestions:

Housing & Meals

- Compare costs of living on campus with living off campus.
- Estimate the cost of utilities in each housing option.
- Consider living at home.
- Compare the cost of cooking or eating out with the cost of a meal plan.

Books & Supplies

Consider buying used books or checking out supplementary texts from the library.

Transportation

- Invest in a bicycle.
- Ride the local city bus. It's free with your Gator1 Card.
- When traveling home, compare airfare with bus and train fare.

Clothing/Personal/Insurance

- Limit clothing purchases to basics.
- Patronize second-hand clothing stores.
- Compare prices and buy sale items.
- Take advantage of campus insurance.

PLANNING FOR THE SEMESTER

When planning for the semester, you need to keep in mind: (1) the source of your money (savings, parents, financial aid, part-time work), and (2) when it will arrive, or be available (lump sum, installments, or beginning of semester).

If money comes from home, it may be best to receive it in monthly installments. Students who have a lump sum of available cash to last throughout the semester (for instance, from a student loan) must learn to budget it over four months. On the other hand, part-time jobs provide steady income. Money from some financial aid programs is not available at the beginning of the term, and students should be prepared to pay immediate expenses from other sources.

UF & CASHCOURSE

The Office for Student Financial Affairs has partnered with CashCourse.org, an independent, nonprofit foundation, in order to educate students on a broad range of financial topics. CashCourse educates students while

empowering them to make positive and sound decisions to help them reach their financial goals.

Topics include:

- Budgeting and financial planning
- Overspending
- Protecting your credit
- Dealing with credit cards
- Paying for college
- The world of work

CashCourse uses an innovative mix of multimedia tutorials, worksheets, online calculators, quizzes, and interactive wizards to bring information and advice to where students need it most—their everyday lives.

Please explore the University of Florida CashCourse page, located at <http://www.cashcourse.org/>.

STUDENT LOANS & DEBT MANAGEMENT

In recent years, more students have begun to rely on educational loans to help pay for college. Educational loans can be an excellent resource for students, but the amount of debt incurred should be considered carefully.

Borrowing money to pay for college has long-term financial implications. Like any other debt, a student loan is a serious financial obligation that must be repaid. In addition to the principal amount you borrow, you will be charged interest for use of the funds. Once you enter repayment, failure to make on-time monthly payments may affect your credit rating and your ability to borrow for other purposes.

How Much Will You Be Able To Pay?

To determine how much indebtedness you will be able to manage when you graduate, consider your expected starting salary, earnings prospects, and lifestyle. Then estimate your level of debt and monthly payments and see if the two are in line. If you can't afford your projected payments, try to borrow less.

For complete information on repaying your student loans, go to <http://studentaid.ed.gov>.

Key Points to Remember

- Develop a financial plan for the complete cost of your education.
- Consider your chosen field of employment and its expected annual income before you accept a student loan.
- Re-evaluate your future expenses each time you borrow.

Factors to Consider When Borrowing

Amount Think about how much you need to borrow. You may not want to borrow the full amount for which you are eligible.

Number of Loans Your total indebtedness will be affected by your plans for further study. For example, are you going to graduate school?

Know Your Loan History

Use NSLDS to review your loan history and your total indebtedness.

Loan Limits Most loan programs specify minimum and maximum amounts you can borrow.

Length of Repayment Period You will save interest costs if you choose a shorter repayment period. The Federal Direct Loan Program offers a variety of repayment options.

Minimum Monthly Payments

Monthly payments will depend on the amount you borrow and the repayment plan you select. Perkins Loans require a minimum payment of \$40 per month.

Borrowers Rights and Responsibilities

Be sure you understand your rights and responsibilities under each loan program. Keep all paperwork for future reference.

Good Credit Records

For most students, a student loan is their first experience with a credit program. Student loans can be an excellent way to finance an education while

establishing a good credit rating. When it is time to repay your student loan, pay promptly each month. Frequent late payments constitute delinquency and may harm your credit history.

What If You Have Trouble Repaying Your Loan?

Communicating with your lender or loan servicer is the best policy. When it is time for repayment to begin, if you have extenuating circumstances or know you will not be able to meet your payment schedule or amount, contact the lender or loan servicer at once. Under certain conditions you may be eligible for a "forbearance" or deferment period.

Loan Consolidation

Following are just a few of the loans that may be consolidated: Federal Direct Subsidized Stafford Loans, Federal Direct Unsubsidized Stafford Loans, Federal Family Education Loans, Federal Perkins Loans, and Public Health Service Loans. For more information, call Direct Loan Borrower Services Consolidation at 1-800-557-7392; 1-800-557-7395 TDD; OR go to <http://www.loanconsolidation.ed.gov>.

Capitalization of Interest

If you request and are granted deferment of payments on a federal direct loan, be aware that the interest on your loan will continue to accumulate during deferment. Periodically, the accrued interest will be capitalized (added to the principal), so you will also pay interest on the accrued interest. The disadvantage to capitalizing interest is that you pay more interest over the life of the loan.

IDENTITY THEFT & FRAUD

Identity theft is a form of fraud where one person pretends to be another by stealing sensitive information such as their social security number, usernames and passwords, and credit card information.

Students are at a greater risk of identity theft and credit card fraud due to their relatively high use of credit cards.

Seventy-eight percent of undergraduates have at least one credit card and the average balance carried is \$2,478. The numbers are even higher for graduate students.

Students have reason to be especially careful about fraud and identity theft—31 percent of identity-theft victims are between the ages of 18 and 29.

The consequences of identity theft and credit fraud can be especially damaging for students just beginning their credit history. Long-term consequences of an adverse credit history can include:

- Higher interest rates on loans
- Denial of loans

- Difficulty in renting an apartment
- Denial of certain jobs
- Higher insurance premiums
- Large deposits for utilities or cell phone accounts

As part of our mission to prepare students for financial success, SFA presents workshops throughout the school year highlighting safe credit practices and how best to avoid identity theft. Topics covered include: safely applying for credit cards, responsible use of credit cards, and how to safeguard your electronic identity. Watch our website, our Facebook page, and our Twitter feed for dates and times.

Some further hints from SFA:

- You may be a victim of identity theft if you stop receiving your monthly bills, receive credit cards you didn't apply for, or receive unexpected poor credit.
- If you believe you are a victim of identity theft, immediately close all accounts including bank accounts, contact your local driver's license agency to cancel your license and get a new one, and file a police report.

To help prevent identity theft:

- Don't give your sensitive information to distrusted sources
- Never give personal information over the phone or internet unless you initiated the contact
- Check your credit annually with a free copy of your credit report
- Establish secure passwords that do not contain your name, your birthday or other easy-to-guess information
- Shred all credit card offers, receipts, or other documents with your information
- Only use your credit card to make purchases online when you are sure the site is secure
- Keep your computer up-to-date with virus protection

CONSUMER INFORMATION

The University is committed to providing important information to its students, faculty, and staff. Consistent with this commitment and pursuant to the University's notice and reporting obligations under various laws, a comprehensive listing of relevant consumer information disclosures can be found at <http://www.isis.ufl.edu/consumerinfo.html>.

You also may obtain this information from the Office of the University Registrar, 222 Criser Hall, and at various other offices throughout the University of Florida.

Should you require assistance, you may contact the Assistant Vice President for Student Affairs in 155 Tigert Hall.





CHAPTER 6: SPECIAL AID CATEGORIES

STUDENTS WITH DISABILITIES

Students with disabilities frequently have expenses not incurred by other students and, when applying for financial aid through SFA, may qualify for an increase in their educational budgets. Costs of special equipment, fees for special services such as personal care attendants, and medical costs related to the disability may have an impact on a student's overall financial aid situation.

COORDINATION WITH THE DEAN OF STUDENTS OFFICE

The Disability Resource Center (DRC), as part of the Dean of Students Office, works with SFA to assist students with disabilities when applying for financial aid. Criser Hall, Peabody Hall, and Reid Hall (where the Disability Resource Center is located) are all wheelchair-accessible buildings. Students may contact the DRC or SFA to discuss specific financial aid issues. The DRC is located on the ground floor (south entrance) of Bldg. 0020 (Reid Hall); (352) 392-8565 (v), (352) 392-8570 (f), or 1-800-955-8771 (Florida Relay Service TTY); <http://www.dso.ufl.edu/drc>.

Disability-Related Expenses

The DRC can help determine whether an expense is disability-related as a student begins the financial aid application process. When these expenses have been identified, students should submit a Budget Revision Petition form to SFA, documenting any such expenses not paid for or provided by another agency.

The budget revision form may be downloaded from <http://www.sfa.ufl.edu/publications/forms>.

FLORIDA RELAY SERVICE

Persons with hearing or speech impairments trying to contact a university agency that does not list a TDD number should call the Florida Relay Service by dialing 711, or 1-800-955-8771 (TTY).

SUPPORT AGENCIES

Center for Independent Living of North Central Florida

222 S.W. 36th Terrace, Gainesville, FL 32607, (352) 378-7474; (352) 372-3443 (TTY); (352) 378-5582 (fax); 8:30 a.m.-5:00 p.m.; <http://www.cilncf.org>

The Center assists persons with disabilities through four core services: advocacy, referral, peer support, and independent living skills education. In addition, the Center also provides employment services, sign language interpreting services, FTRI distribution of specialized telecommunications equipment, ADA Paratransit screenings, travel training, wheelchair ramps, and a medical equipment Loan Closet.

DisAbility Affairs Cabinet

Student Government, University of Florida, Room 305 Reitz Union, PO Box 118505, Gainesville, FL 32611-8505; (352) 392-1665

The DisAbility Affairs Cabinet is devoted to promoting the needs and voices of the disability population on the University of Florida campus. The Cabinet will primarily be used as a means of connecting the various forces on campus, including administrators, faculty, and students, who are devoted to the social amelioration of people with disabilities. To achieve these goals, the Cabinet will host various events, such as the Disability Student Assembly, an intercollegiate leadership conference, and a wheelchair basketball game. For questions, contact (352) 392-1665; disability@sg.ufl.edu.

Florida Division of Blind Services 3620 N.W. 43rd Street, Suite C, Gainesville, FL 32606; (352) 955-2075; toll free 1-800-443-0908; Fax (352) 955-2382; <http://dbs.myflorida.com>

The Division ensures that people of all ages in the state who have visual impairments can live independently and achieve their goals. The Division assists eligible individuals who have serious eye conditions and offers financial aid, vocational counseling, reader services, access technology, and other services, depending on need.

To determine eligibility, contact the agency in your hometown.

Florida Vocational Rehabilitation Agency (VR)

2610 N.W. 43rd St., Suite 1A, Gainesville, FL 32606; (352) 955-3200; <http://www.rehabworks.org>

The primary role of this state agency is to help students find employment. VR can possibly provide eligible students with tuition expenses, technological aids, and job counseling. To be eligible, you must be determined by a VR counselor to have a disability that is a substantial impediment to employment. Counselors may look closely at a student's educational plans in terms of job potential. For information, contact the VR office in your community.

Social Security Administration Benefits

1610 N.W. 23 Ave., Gainesville, FL 32605; 9:00 a.m.-4:00 p.m., Monday-Friday; 1-877-219-8323; TTY: 1-800-325-0778

Supplemental Security Income (SSI) is a federal program that provides financial assistance to blind and disabled individuals with low incomes. The Social Security Disability Insurance (SSDI) program allows workers, eligible dependents, and survivors of workers to receive cash benefits during a period of disability. For information, contact your local Social Security Administration office. Also, go to <http://www.socialsecurity.gov>.

OUTSIDE SCHOLARSHIPS

Students and families should research other sources of aid on their own through bookstores, libraries, and the internet. The following is information received from private organizations, and SFA cannot guarantee results from these sources.

You may contact SFA at S-107 Criser Hall to see if application forms are available, since the organizations listed here sometimes send forms to us during their main application period.

SFA's Scholarship Search Engine, at <http://www.sfa.ufl.edu/search>, also maintains a database of outside (non-UF) scholarships.

American Foundation for the Blind (AFB)

Contact: American Foundation for the Blind, Scholarship Committee, 2 Penn Plaza, Suite 1102, New York, NY 10121, (212) 502-7600, TDD (212) 502-7662; <http://www.afb.org>

AFB administers a scholarship program for deserving students. Each year, individuals who are legally blind can apply for financial awards to support their postsecondary/graduate education. AFB awards scholarships of \$500 to \$2,500 to legally blind individuals for undergraduate, graduate, and vocational study. Applicants must provide evidence of legal blindness, letters of recommendation, official transcripts, and an essay.

Deadline: May 31

Eccleston-Callahan Memorial Trust Scholarship

Contact: Disability Resource Center, Bldg. 0020 (Reid Hall), PO Box 114085-4085, (352) 392-8565 (v), (352) 392-8570 (f), or 1-800-955-8771 (FRS); <https://www.dso.ufl.edu/home/scholarships>

Administered through the Office for Student Financial Affairs, this trust fund was established through the Community Council of Central Florida to provide scholarships for needy students with disabilities to help meet their costs of education. The award amount is generally \$1,000 per year, payable in one semester. Nominee selection is made in conjunction with the Disability Resource Center in the Dean of Students Office. To be considered, a student must be age 21 or younger, have a physical disability, have a minimum 3.0 cumulative UF GPA, and have established financial need based on the results of their current FAFSA. Nominees must sign a release of information granting permission to release the nature of their disability, their academic records and financial aid status to both SFA and to the Community Council of Central Florida.

Theodore R. and Vivian M. Johnson Scholarship

Contact: Disability Resource Center, Building 0020 (Reid Hall), PO Box 114085-4085, Gainesville, FL 32611; (352) 392-8565 (v), (352) 392-8570 (f), or 1-800-955-8771 (FRS); <https://www.dso.ufl.edu/home/scholarships>

The Johnson Scholarship, established by the Theodore R. and Vivian M. Johnson Scholarship Foundation Inc., is a competitively awarded program that is available to undergraduate students with disabilities and with financial need who enroll in a State University System of Florida institution. The amount of each scholarship award will vary according to established criteria with an annual award limit of \$6,000. The scholarship award may be used to cover the cost of tuition, fees, room and board, books, and auxiliary aids.

Scholarships are renewable for a maximum of 12 semesters, provided the recipient makes satisfactory academic progress toward a degree and meets minimum performance requirements (a cumulative GPA of at least 2.0 on a 4.0 scale). Scholarship recipients must enroll for a minimum of nine credit hours each semester. Refer to the DSO website for application information and due dates. Applicants must have established financial need based on the results of their FAFSA no later than April 15.

National Federation of the Blind

Contact: 200 East Wells St., Baltimore, MD 21230; (410) 659-9314; <http://www.nfb.org/scholarships>

Thirty awards ranging from \$3,000 to \$12,000 are for high-achieving individuals who are legally blind in both eyes, residing in and attending school in the United States or Puerto Rico, and are enrolled in a post-high school degree program. Annual contests are active from each November to the following March 31.

Rita O'Connell Scholarship Fund

Contact: Disability Resource Center, Bldg. 0020 (Reid Hall), PO Box 114085-4085, (352) 392-8565 (v), (352) 392-8570 (f), or 1-800-955-8771 (FRS); <https://www.dso.ufl.edu/home/scholarships>; <http://www.uff.ufl.edu/Scholarships/WomensClub.asp>

The Rita O'Connell Scholarships annually award two \$1,000 scholarships to students who have a physical or cognitive disability and are currently registered with the Disability Resource Center. Scholarships are based on academic performance and involvement in university activities. The scholarship is not need-based and is highly competitive. Refer to the DSO website for application information and due dates.

Deb Richard Foundation Scholarship

Contact: Disability Resource Center, Bldg. 0020 (Reid Hall), PO Box 114085-4085, (352) 392-8565 (v), (352) 392-8570 (f), or 1-800-955-8771 (FRS); <https://www.dso.ufl.edu/home/scholarships>

The Deb Richard Foundation scholarship is a competitively awarded program that is available to undergraduate students with physical disabilities who enroll at the University of Florida. The amount of each scholarship award will vary according to established criteria. The scholarship award may be used to cover the cost of tuition, fees, room and board, books, and auxiliary aids. Scholarships are renewable for a maximum of 10 semesters, provided the recipient makes satisfactory academic progress toward a degree and meets minimum performance requirements (a cumulative GPA of at least 2.0 on a 4.0 scale). Scholarship recipients must enroll for a minimum of nine credit hours each semester. Refer to the DSO website for application information and due dates. The scholarship is not need-based and is highly competitive.

Christopher M. Squitieri Scholarship Fund

Contact: Disability Resource Center, Bldg. 0020 (Reid Hall), PO Box 114085-4085, (352) 392-8565 (v), (352) 392-8570 (f), or 1-800-955-8771 (FRS); DSO website: <https://www.dso.ufl.edu/home/scholarships>

The fund is available to undergraduate and graduate/professional students in degree-granting programs. The award amount will vary depending upon the need (equipment costs, etc.) of those qualified students. The fund is not an academic scholarship. The application period is open enrollment and the fund committee will meet, as needed, to review any pending requests. This is a one-time award. Refer to the DSO website for application information.



INTERNATIONAL STUDENTS

Students in the U.S. on an F1, F2, J1 or J2 exchange visitor visa, or a G-series visa are not eligible to receive federal aid administered by SFA.

These students, however, may be eligible for private or college-awarded scholarships administered by agencies other than our office. The UF International Center (UFIC) may be able to provide information on other programs available to international students.

More information is available from the UF International Center website, <http://www.ufic.ufl.edu>.



STUDY ABROAD STUDENTS

Awards from federal aid programs are available to students who participate in university-approved study abroad programs. The reasonable costs of a Study Abroad program, rather than the university's cost of attendance, can be used to determine students' financial aid awards.

Check with SFA in S-107 Criser Hall about procedures to receive aid, including scholarships.

More information is available from the UF Study Abroad website, <http://www.ufic.ufl.edu/SAS/>.

POSTBACCALAUREATE STUDENTS

Postbaccalaureate students are classified based on information from the Registrars Office. Financial aid eligibility is directly related to a student's degree-seeking status. Students who believe they are misclassified may petition their postbaccalaureate status.

Petitions may be downloaded from our forms page, <http://www.sfa.ufl.edu/publications/forms>.

TRANSIENT STUDENTS

UF degree-seeking students who enroll for courses at another state university or college in addition to taking UF courses or students who elect to exclusively attend another public post-secondary institution in the state of Florida for one term may be eligible to receive aid from UF.

Financial aid awarded at UF may be processed and paid by UF upon receipt of a consortium agreement or an approved application through the Florida Virtual Campus system along with an enrollment certification from the host institution.

Students wishing to receive financial aid as a transient student MUST see a financial aid adviser PRIOR to the term of non-UF attendance to see if they are eligible.

The Florida Virtual Campus website can be found at <http://www.flvc.org>.

TRANSFER STUDENTS

Generally, financial aid cannot be transferred from one institution to another. In most cases, you must reapply for aid. If you plan to transfer to UF:

1. Contact both SFA and the financial aid office at the institution you currently attend for transfer policies.
2. If you are receiving a Federal Direct Loan at your current school, you must cancel that loan, reapply at SFA, and contact all your previous lenders to update your enrollment status and address.

VETERANS

Veterans who are enrolled students may qualify for VA Work-Study or VA Tutorial Assistance benefits. Questions regarding VA benefits should be addressed to the VA Coordinator in the UF Registrar's Office.

The Registrar is located on the second floor of Criser Hall, Room 222. Veterans can utilize the Registrar's Veterans Affairs website, <http://www.veterans.ufl.edu>.

GRADUATE STUDENTS

In addition to the UF Graduate Grant, graduate students may apply for Federal Direct Unsubsidized Stafford Loans, Federal Direct Graduate PLUS Loans, and most work programs described in this Handbook.

Graduate students pursuing master's or doctoral degrees can also apply for fellowships, assistantships, and other awards offered through individual colleges and the graduate school. For these awards, students should apply through the dean's office of their college or department and check on their application deadlines.

Students applying for loans or work through SFA should understand that fellowships, fee waivers, and health insurance benefits must be included in aid packages. Students who accept an assistantship, fellowship or traineeship must receive graduate school approval before accepting other employment.

You are responsible for notifying SFA of all assistance you receive from any source. Receiving fellowships or fee waivers affects eligibility for aid through SFA.

Contact the graduate school for more information about graduate aid. More information regarding financial aid for graduate students can be found at <http://www.graduateschool.ufl.edu/finances-and-funding/financial-aid>.

DISTANCE EDUCATION/ FLEXIBLE LEARNING

UF students enrolled in distance education or flexible learning (formerly correspondence study) may be eligible to receive financial aid.

Check with SFA for information regarding your specific program or enrollment plans for more information and for special requirements that may apply.

Further information regarding distance education at the University of Florida is available at <http://www.distance.ufl.edu>.

Further information regarding flexible learning at the University of Florida is available at <http://flexible.dce.ufl.edu>.

THE OFFICE FOR
STUDENT FINANCIAL AFFAIRS

S-107 Criser Hall
352.392.1275
www.sfa.ufl.edu

SFA HOURS OF OPERATION

Lobby 8 am - 5 pm
Student Resource Center 8 am - 5 pm

SFA SERVICES

LOBBY SERVICES

Financial Aid Advising
Student Employment Assistance
Student Financial Management Center

WEB SERVICES

Scholarship Search Engine
Publications for Download
Financial Aid Forms
News and Updates

SFA ADVISERS

UFID #

TEAM ENDING IN ADVISERS

1.....00-24	Tracy Davis - Kimberly Schmitt
2.....25-49	Lucy March - Ellen Young
3.....50-74	Patrick McGonigle - Chelsea Aaron
4.....75-99	Debbie Coleman - Jose Garcia

SFA SATELLITE OFFICES

COLLEGE	CONTACT
Dentistry and Veterinary Medicine	352.273.5999
Law.....	352.273.0620
Medicine.....	352.273.7939
Pharmacy	352.273.6202
Graduate Business Programs/MBA	352.273.4960
Public Health &	
Health Professions and Nursing.....	352.273.6115

SFA AND UNIVERSITY BURSAR (UB)

Student Financial Affairs (SFA) - Services

Advising S-107 Criser
Financial Aid Advising 352.392.1275
Student Employment 352.392.0926

University Bursar (UB) - Contact Information

S-113 Criser Hall, P.O. Box 114050
Gainesville, FL 32611-4050
352.392.0181
www.fa.ufl.edu/bursar

SFA ON THE WEB

Scholarship Search www.sfa.ufl.edu/search
SFA Podcast www.sfa.ufl.edu/podcast
Financial Aid Forms www.sfa.ufl.edu/publications/forms
SFA Media & Info www.sfa.ufl.edu/mediainfo
SFA RSS Feed www.sfa.ufl.edu/feed
Facebook www.facebook.com/ufsfa
Twitter www.twitter.com/ufsfa

FEDERAL AND STATE AID

FEDERAL AID

Federal Student Aid Programs
1.800.433.3243 • 1.800.730.8913 (TDD)
<http://studentaid.ed.gov>

Direct Loan Tools & Resources
www.studentloans.gov

National Student Loan Data System (NSLDS)
www.nslds.ed.gov/nslds_SA

STATE AID / BRIGHT FUTURES

Florida Department of Education
Turlington Building, Suite 1314
325 West Gaines Street • Tallahassee, FL 32399
1.888.827.2004
www.floridastudentfinancialaid.org



STUDENT FINANCIAL AFFAIRS

A Division of Enrollment Management

S-107 Criser Hall • P.O. Box 114025 • Gainesville, FL 32611-4025

352-392-1275

www.sfa.ufl.edu

UF UNIVERSITY of
FLORIDA