Since May of 2011, potential Florida Bright Futures recipients were told, in no uncertain terms, “No FAFSA = No $.” According to a bill recently signed into law by Florida Governor Rick Scott, that statement is no longer true.

The new law strips away the requirement that students annually submit a Free Application for Federal Student Aid (FAFSA) in order to be eligible for Florida Bright Futures Scholarship money. The law is effective as of July 1, 2013.

Previously, regulations stipulated that the student’s FAFSA must be complete and processed as error-free prior to a student’s first disbursement of an award. It was not necessary that the FAFSA indicated that a student was needy, only that it was completed and processed without errors.

The Background

When the FAFSA requirement was enacted in 2011, one of the main justifications for the FAFSA requirement was the collection of demographic data on Bright Futures recipients. According to State Senator Evelyn Lynn (R), the sponsor of the bill creating the FAFSA requirement, “We always intended for everyone to fill out the FAFSA form—we have no data on these students at all.”

Critics of the measure were concerned about the unintended consequences of requiring that students submit financial and citizenship data for their parents. State Senator Eleanor Sobel (D) worried at the time that the requirement would have the effect of denying scholarships to legal students who are the children of illegal immigrants.

There were further concerns about how schools would verify citizenship for students who completed the FAFSA in paper form. The Florida Department of Education directed schools in July of 2011 to verify citizenship directly. Quoted in a report by StateImpactFlorida (NPR), Senator Sobel said, “They’re like surrogate immigration officials now. And I don’t think that colleges and universities want to get into that.”

Lawsuits

The FAFSA requirement has generated a fair amount of controversy in the public sphere as well, in the form of lawsuits. A 2011 lawsuit filed by William Lawrence alleged that the requirement contradicted both the “letter and intent” of Bright Futures, as the program is a merit-based scholarship, not need-based. The lawsuit further alleged that Lawrence’s privacy rights were violated in that he was being compelled to provide private information.

How It Affects You

• Students wishing only to receive Bright Futures, and no federal financial aid, need not complete a FAFSA.
• While all additional Bright Futures renewal requirements still apply, students who were required to complete a FAFSA in order to receive Bright Futures during 2012-13 need not complete it for 2013-14.
• Students who wish to be considered for need-based aid are still required to complete a FAFSA for 2013-14.

New Process for Requesting Federal Direct Loans

Request, Then Accept Loans Using ISIS

Students who are receiving their financial aid awards for 2013-14 should be aware of a different process for requesting federal Direct Loans.

If predicted Federal Direct Subsidized or Unsubsidized Loans are included as part of your award, these amounts represent financial aid you could potentially receive. Receiving these funds is a two-step process.

The first step in the Direct Loan process is requesting a loan. To request a loan, log in to ISIS using your GatorLink user ID and password, and choose “Financial Aid” for the 2013-2014 Academic Year. Then, click on the “Aid Status” link. Next, select “Federal Direct Student Loan Request.”

At this point, indicating ‘yes’ will result in UF processing loans for the full predicted amount listed on your Awards and Disbursements page, after verifying your eligibility. Students will receive email notifications once SFA begins processing loans for the coming academic year, typically in July.

New for 2013-14: The Shopping Sheet
New Standardized Federal Consumer Info Sheet

Students receiving their 2013-14 award notifications, either electronically or in the mail, should notice something different—the Shopping Sheet. Based on work spearheaded by the Obama Administration, the Shopping Sheet was unveiled by the Department of Education in July of 2012, and was planned for use for the 2013-14 academic year.

The Shopping Sheet is designed as a planning tool for the consumer; it is a simple, standardized form that clearly outlines a school’s financial aid award to the student. It is organized by category, beginning with costs associated with attending UF, followed by grants and scholarships predicted to be paid to the student, followed by the net cost. The net cost is defined as the cost of attendance minus total grants and scholarships.

Also provided are optional sources of aid, such as work study and loans. These are additional resources available to students to aid in meeting the net cost.

First-time UF students should have received both a standard Award Notification and the new Shopping Sheet, in combination with an Award Guide, via standard U.S. Mail, while continuing students would have received this information electronically, via email and ISIS.
Financial Aid in the News

Obama Proposal Has Some Students, Advocates up in Arms
(Education Week, Retrieved 4/26/13)

A recent proposal by the Obama Administration has some students and higher education advocates, generally allies of the president, opposing him. The president’s recent budget proposal would change the interest rates on federal student loans from fixed, predictable rates to lower rates that are tied to the financial market. The move is aimed at offsetting the scheduled doubling of current interest rates for federal student loans, currently at 3.4%.

Critics have honed in on one key provision which would remove the cap on interest rates, a cap which has been in place since the inception of the federal student loan. Uncapped market-based rates represent a danger to students, critics say, as students could be saddled with more expensive loans if interest rates surge in the future. While interest rates are currently at a historic low, recent projections show that they could rise by 5% by 2017.

Proponents of the plan argue that it will save both students and taxpayers money in the long run.

FAFSA Now Recognizes Non-Traditional Families
(The Chronicle of Higher Education, Retrieved 5/1/13)

Changes to the FAFSA will soon make the federal financial aid application more inclusive of students from non-traditional families. Starting in the 2014-15 academic year, the FAFSA will take into account income information from both parents of students with same-sex or unmarried parents, as long as they are living together.

Justin Draeger, president of the National Association of Student Financial Aid Administrators (NASFAA), said the change should make it simpler for students from non-traditional family backgrounds to apply for aid. He added that less than 10 percent of applicants might be affected by the changes. “It means we’re getting a step closer to treating everyone equally in determining their ability to pay for college,” he said.

Unusual Circumstances with Your Taxes?
IRS Provides Some Guidance

For students who might be asked by SFA to provide their 2012 federal income tax information, and who might have “unusual circumstances” with their taxes, the IRS has provided some helpful guidance.

Verification of 2012 IRS Income Tax Return Information for Individuals Granted a Filing Extension by the IRS
If an individual is required to file a 2012 IRS income tax return and has been granted a filing extension by the IRS, provide the following documents:

- A copy of the IRS Form 4868, “Application for Automatic Extension of Time to File U.S. Individual Income Tax Return,” that was filed with the IRS for tax year 2012;
- A copy of IRS Form W–2 for each source of employment income received for tax year 2012 and, if self-employed, a signed statement certifying the amount of the individual’s AGI and the U.S. income tax paid for tax year 2012.

Verification of 2012 IRS Income Tax Return Information for Individuals Who Were Victims of IRS Identity Theft
If an individual filed an amended IRS income tax return for tax year 2012, provide both of the following:

- A statement signed and dated by the individual indicating that he or she was a victim of IRS identity theft and that the IRS is investigating the matter. The statement must also indicate that the individual submitted a Form 14039 to the IRS, but did not keep a copy of it or that he or she was not required to file the form; or
- A copy of a police report if it was filed related to the IRS identify theft.

Verification of 2012 Income Tax Return Information for Individuals Who Filed Non-IRS Income Tax Returns
If an individual filed or will file a 2012 income tax return with Puerto Rico, another U.S. territory (e.g., Guam, American Samoa, the U.S. Virgin Islands, the Northern Mariana Islands), or with a foreign country, provide a signed copy of that 2012 income tax return(s).
Florida Bright Futures

For information about application, renewal requirements, reinstatements, restorations, appeals, summer awards, and other topics, go to the Florida Department of Education website, www.floridastudentfinancialaid.org

Send questions by email: osfa@fldoe.org
Send mail to:
Florida Department of Education
Turlington Building, Suite 1514
325 West Gaines Street
Tallahassee, FL 32399

Toll-Free Hotline: 1-888-827-2004

Office for Student Financial Affairs
S-107 Criser Hall, P. O. Box 114025
Gainesville, FL 32611-4025
(352) 392-1275
www.sfa.ufl.edu

NEWS Financial Aid for Gators is produced once a semester by the Information/Publication Services section of the Office for Student Financial Affairs, to inform students about financial aid programs and services that help UF students meet educational costs.

Director: Rick Wilder
Editor: Harry Monkhorst

NEWS: Financial Aid for Gators is available in other formats for students with documented, print-related disabilities. Students who are speech- or hearing-impaired can contact the Florida Relay Service.

\textbf{Dial 711 or 1-800-955-8771 (TTY)}

\textbf{Online at} http://www.ftri.org/FloridaRelay

The University of Florida is committed to equal treatment of students without regard to race, creed, color, religion, age, disability, sex, sexual orientation, marital status, national origin, political opinions or affiliations, or veteran status.

\textbf{U.S. Department of Education}

Student Aid Information Center
P. O. Box 84
Washington DC 20044-0084
1-800-433-3243 / 1-800-730-8913 (TTY)
www.ed.gov/finaid/landing.jhtml?src=rt

Federal Direct Loan Information
http://www.studentloans.gov
• View loan documents
• Entrance Counseling
• Sign MPN
• Complete PLUS Request Process

National Student Loan Data System (NSLDS)
http://www.nslds.ed.gov/nsls_SA

Federal Direct Loan Consolidation
1-800-557-7392; 1-800-557-7395 (TTY)
http://loanconsolidation.ed.gov

\textbf{TOLL-FREE Federal Student Aid Number}
1-800-4-FED-AID (1-800-433-3243)

\textbf{Florida Bright Futures}

www.floridastudentfinancialaid.org

Send questions by email: osfa@fldoe.org
Send mail to:
Florida Department of Education
Turlington Building, Suite 1514
325 West Gaines Street
Tallahassee, FL 32399
Toll-Free Hotline: 1-888-827-2004

\textbf{SFA CALENDAR}

\textbf{MAY 10}
Summer A/C Regular Registration (until 5:00 pm)

\textbf{MAY 13}
Summer A/C Classes Begin

\textbf{MAY 24}
Summer A/C Fee Payment Deadline (3:30 pm by check, 11:59 pm online)

\textbf{MAY 27}
Memorial Day Holiday

\textbf{JUNE 21}
Summer A Classes End

\textbf{JULY 4}
Independence Day Holiday

\textbf{AUGUST 9}
Summer B/C Classes End

\textbf{Satellite Aid Offices}

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<thead>
<tr>
<th>Colleges of Dentistry &amp; Veterinary Medicine</th>
<th>College of Law</th>
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<tbody>
<tr>
<td>Tom Kolb</td>
<td>Carol Huber</td>
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<tr>
<td>Dental Tower, D3-#43C</td>
<td>164 Holland Hall</td>
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<tr>
<td>Health Sciences Center</td>
<td>(352) 273-0620</td>
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<tr>
<td>(352) 273-5999</td>
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<tr>
<th>College of Medicine</th>
<th>MBA/Graduate Business Programs</th>
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<tr>
<td>Eileen Parris</td>
<td>Connie Reed</td>
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<tr>
<td>M-128 Health Sciences Center</td>
<td>Hough 203</td>
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<tr>
<td>(352) 273-7939</td>
<td>(352) 273-4960</td>
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<th>College of Pharmacy</th>
<th>College of Medicine</th>
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<tr>
<td>Debbie Robinson</td>
<td>Eileen Parris</td>
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<tr>
<td>G 3388 HPNP</td>
<td>M-128 Health Sciences Center</td>
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<tr>
<td>Building</td>
<td>(352) 273-6202</td>
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<th>Colleges of Public Health and Health Professions &amp; Nursing</th>
<th>Colleges of Dentistry &amp; Veterinary Medicine</th>
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<tr>
<td>Loucha Simon-Francois</td>
<td>Tom Kolb</td>
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<tr>
<td>(352) 273-6115</td>
<td>Dental Tower, D3-#43C</td>
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<th>NEWS: Financial Aid for Gators</th>
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<td>New Student Financial Management Center</td>
<td>Financial Literacy Center in SFA Lobby</td>
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As part of SFA’s continuing commitment to educating students about financial responsibility, SFA has opened an in-house financial literacy center aimed at helping students prepare themselves for fiscal independence and responsibility.

In partnership with CashCourse.org, the Student Financial Management Center (SFMC) provides students with the resources to educate themselves in the following areas:

• Financial Budgeting
• Debt Management
• Credit Card & Loan Awareness

Completed the FAFSA
• Preparing Financially for College
• Grad School Financial Prep
• Managing Student Debt

Located adjacent to SFA’s lobby in S-107 Criser Hall, the center will provide online and personal resources for students interested in learning how to make sound and informed financial decisions as they create their financial future.

www.sfa.ufl.edu/literacy/sfmc
www.cashcourse.org/ufl
www.twitter.com/ufsfmc

This is GATOR COUNTRY

May 17

SFA CALENDAR

MAY 10
Summer A/C Regular Registration (until 5:00 pm)

MAY 13
Summer A/C Classes Begin

MAY 24
Summer A/C Fee Payment Deadline (3:30 pm by check, 11:59 pm online)

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TOLL-FREE Federal Student Aid Number
1-800-4-FED-AID (1-800-433-3243)