Student Financial Affairs is dedicated to helping students obtain financial resources so they may achieve their educational goals.

Have financial aid questions or need additional information?

The quickest way to get assistance with your financial aid is to submit your request online at

www.sfa.ufl.edu/help

Undergraduate and graduate students may request additional information or ask financial aid questions:
• Online at www.sfa.ufl.edu/help
• By phone at 352-392-1275
• In person in the Student Financial Affairs’ main office located in S-107 Criser. SFA is open Monday-Friday, 8:00 am - 5:00 pm (excluding holidays and UF closings).

Undergraduate students enrolled in UF Online can get assistance with financial aid:
• By phone at 352-294-3290
• By email at ufonlineonestop@mail.ufl.edu.

INSIDE:
• Stay Eligible for Financial Aid
• Consumer Information
• Credit Scores
• Free Student Loan Resource
• Florida Bright Futures Renewal Requirements
• Study Abroad
• 2018-19 FAFSA
• SFA Contacts

CONNECT WITH SFA

www.sfa.ufl.edu

UF Federal School Code: 001535
Stay Eligible for your Financial Aid

You need to make satisfactory academic progress in order to continue receiving federal student aid. In other words, you have to make good enough grades, and complete enough classes (credits, hours, etc.), to keep moving toward successfully completing your degree.

Students who fail to meet the following criteria will be ineligible for federal, state, and/or institutional scholarship and grant funds:

- maintain the required cumulative grade point average,
- successfully complete the required percentage of attempted coursework,
- complete their program of study within the prescribed length of time.

Read about the quantitative and qualitative components you must meet to maintain your eligibility for financial aid at our website: http://www.sfa.ufl.edu/process/additional-information/satisfactory-academic-progress-policy/

Learn More About Credit Scores

Students should be familiar with credit scores. Your credit score is a three-digit number that has a long-lasting effect on your buying power. When you apply for credit, your credit score will be checked. The higher your credit score, the better the chances you will be approved.

Although there are several scoring methods, the most widely accepted one comes from FICO. Your FICO score ranges from 300 to 850. These items make up your FICO score:

- **35 percent is based on your payment history.** Early payments will have a higher number than on-time payments, which will have a higher score than late payments.

- **30 percent is based on outstanding debt.** This outstanding debt is how much you owe on car loans, mortgages, credit cards, etc. The number of credit cards you have and if those cards are near the maximum borrowing limit will hurt your score.

- **15 percent is based on the length of time you have had credit.** The longer you have been borrowing money and paying it back in a timely manner, the better your score.

- **10 percent is based on new credit.** If you have opened several new accounts, that will have a negative effect on your score. Also, the more inquiries on your credit report in a year, the lower your score.

- **10 percent is based on the types of credit you currently have.** It helps to have a mix of loan types. If you have a credit card, an installment loan will even the credit out.

Consumer Information

The University of Florida 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, UF consumer information can be found at: https://student.ufl.edu/consumerinfo.html
Florida Bright Futures Renewal Requirements

- All Bright Futures recipients are required to meet minimum credit hour and GPA requirements in order to renew their award each year. Students enrolled full time for both semesters are required to earn at least 24 semester hours in order to renew their award at the end of each academic year. For students not enrolled full time for both semesters, the hours required to renew are prorated.

- Students who do NOT earn the credit hours for which they were funded by the end of the evaluation period will be TERMINATED from the scholarship program.

- Students who do NOT earn their program’s required GPA at the end of their first evaluation period will be permitted a one-time restoration opportunity. Traditional students receiving funding during fall/spring will be permitted a one-time summer opportunity. Innovation Academy students receiving funding during spring/summer will be permitted a one-time fall opportunity.

**Bright Futures Renewal Predictor**

Determining exactly how many hours you will need to renew your particular Bright Futures award can be confusing. SFA has created a Renewal Predictor to aid you in determining your individual renewal requirements.

<table>
<thead>
<tr>
<th>Renewal Requirements</th>
<th>Florida Academic Scholars Award</th>
<th>Florida Medallion Scholars Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Cumulative GPA (unrounded &amp; unweighted)</td>
<td>3.0*</td>
<td>2.75</td>
</tr>
<tr>
<td>Minimum Hours Required Per Term,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>if funded Full Time (12+ hours)</td>
<td>12 semester</td>
<td>12 semester</td>
</tr>
<tr>
<td>earned hours</td>
<td></td>
<td>earned hours</td>
</tr>
<tr>
<td>Minimum Hours Required Per Term,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>if funded Three-quarter Time (9-11 hours)</td>
<td>9 semester</td>
<td>9 semester</td>
</tr>
<tr>
<td>earned hours</td>
<td></td>
<td>earned hours</td>
</tr>
<tr>
<td>Minimum Hours Required Per Term,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>if funded Half Time (6-8 hours)</td>
<td>6 semester</td>
<td>6 semester</td>
</tr>
<tr>
<td>earned hours</td>
<td></td>
<td>earned hours</td>
</tr>
</tbody>
</table>

*Florida Academic Scholars with 2.75-2.99 will renew as Florida Medallion Scholars.

http://www.sfa.ufl.edu/programs/bright-futures/renewal/

For more information, students should contact the FDOE Office of Student Financial Assistance at 1-888-827-2004.

www.floridastudentfinancialaid.org

Florida Bright Futures Repayment Policy

- Students will be required to repay their award hours for any course dropped or withdrawn after the drop-add period.

- Hours repaid for dropped or withdrawn courses are added back to the student’s total semester hours available, and are not included in the student’s total credit hours required to renew the award.

- Repayment for the cost of dropped or withdrawn Bright Futures award hours is required to renew a Bright Futures award for the subsequent academic year.

- Nonpayment of dropped or withdrawn Bright Futures award hours may also negatively affect renewal eligibility for other state programs.

Information and Financial Aid Assistance Available for Study Abroad

Student Financial Affairs has a Study Abroad financial aid coordinator who is dedicated to advising students on financial aid matters for their overseas studies.

For assistance with financial aid for Study Abroad, contact Allison Costa in S-107 Criser Hall, via phone at 352-294-3228 and email at allisoncosta@ufl.edu.

Information on financial aid for Study Abroad programs is also available on the SFA website at http://www.sfa.ufl.edu/additional/study-abroad/
If you haven’t already filled out the 2018-19 FAFSA, DO IT TODAY!

The 2018-19 FAFSA launched on October 1, 2017. UF’s “On-Time” deadline was December 15, 2017, but you can still file a FAFSA at www.fafsa.gov. Complete the FAFSA as soon as possible to be considered for the most and best aid.

Have questions or need help?
Get free assistance at www.fafsa.gov or 1-800-433-3243 or make an appointment with an SFA financial aid adviser. www.sfa.ufl.edu/contact-sfa

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

Financial Aid Addresses & Phone Numbers

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
https://studentloans.gov/
• View loan documents
• Entrance Counseling
• Sign MPN
• Complete PLUS Request Process

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

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

Florida Bright Futures
For information about application, renewal requirements, reinstatements, restorations, appeals, 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 1314
325 West Gaines Street
Tallahassee, FL 32399
Toll-Free Hotline:1-888-827-2004

Satellite Aid Offices

Colleges of Dentistry & Veterinary Medicine
Dental Tower, D3-22
Health Sciences Center
(352) 273-5999

College of Law
Jordan Masters
Tet Holland Hall
(352) 273-0620

College of Medicine
Vernon Wright
214 Harrell Medical Education Building,
(352) 273-7939

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Conne...