

# Your Guide to Gator Aid

If you are planning to attend college, you may need financial aid—money intended to help students pay college costs. Don't assume you can't afford college. Instead, explore the options available. The goal of the financial aid system is to provide all students the opportunity to attend college regardless of the family's financial status by making up the difference between college costs and what the family can afford. College costs include not just tuition and fees, but also housing, meals, books, supplies, transportation, and personal expenses. You can help your chances of receiving financial aid by knowing the answers to the following questions about who, what, when, and how.

## Office for Student Financial Affairs

At the University of Florida (UF), Student Financial Affairs (SFA) in S-107 Criser Hall is the place to get financial aid information and forms. SFA offers individual counseling and conducts workshops from January to March on applying for aid. Remember, we're here to help. Don't hesitate to ask for assistance. Stop in, or call.

## Who Provides Financial Aid?

Financial aid is provided by many agencies. Federal, state, and local governments, colleges, community organizations, and private corporations or individuals provide assistance in the form of either "gift aid" (scholarships and grants) or "self-help" programs (loans and employment). **Scholarships** are awards based either on *academic merit* alone, or on academic merit and financial need. They do not have to be repaid.

**Grants** are awards to students based on *financial need* alone and do not have to be repaid. **Loans** are available to students or their parents at low interest rates (5%-9%). Student loans are considered financial aid because they have special interest rates and most are subsidized by the institution, the state, or the federal government. Repayment of most student loans does not begin until after graduation. **Student employment** lets students earn money toward their education while in school by working part-time through federal or state work programs, generally on campus.

## What is an "Aid Package?"

When you apply for assistance from SFA, you do not apply for a particular type or amount of aid. Each student who applies is automatically considered for all aid programs. One or more types of aid are usually awarded in combination to make up a student's "financial aid package." When students receive scholarships from outside

agencies, the UF Admissions Office, the Graduate School, or other UF colleges and departments, these scholarships are considered part of each student's total aid package.

## Who Should Apply?

The only way to tell if you're eligible to receive aid is to apply. UF takes many factors into account when awarding aid. The number of members in your family and the number attending college can make a difference. You don't have to be poor to qualify, but you do have to prove you need aid. On the average, 80 percent of students at UF receive some form of financial assistance.

## How and When Do I Apply?

- In early January, obtain a *Gator Aid Application Guide* and a *Free Application for Federal Student Aid (FAFSA)* from your high school counselor, community college aid office, or from SFA in S-107 Criser Hall. Or, we strongly recommend applying online using *FAFSA on the Web* at: [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Fill out the paper or electronic *FAFSA* in time for the results to reach SFA by our "on-time" deadline.
- To receive aid at UF, apply for financial aid as soon as possible after January 1. Do not wait to be admitted to UF to apply. The earlier you apply, the better chance you will have of being considered for all aid programs!
- Students interested in state financial aid programs such as Florida Student Assistance Grants and Florida Bright Futures Scholarships should contact their high school guidance office or the Florida Department of Education in Tallahassee in the fall or early spring before high school graduation for information and forms (see "Financial Aid Addresses" on back).

## How Does the University Determine if I am Eligible for Aid?

Financial information provided by you and your family is analyzed by the federal need analysis processor according to federal methodology. Federal methodology is a standardized need-analysis formula created by the U. S. Congress to enable financial aid agencies to calculate how much individual students and their families are expected to pay for higher education. The federal processor sends your need analysis to the schools you specify, indicating how much you and your family should be able to pay for your education. The university compares this amount with its cost of attendance. If the cost of attendance is greater than what you are expected to pay, the university considers you to have financial need and to be eligible for aid.

## Dependent or Independent?

The federal government has established criteria for classifying financial aid recipients as dependent or independent. If you are classified as dependent, your parents' assets and income and your own are evaluated. If you are classified as independent, your financial need is evaluated on your own assets and income.

## How Much Does It Cost to Attend?

### 2007-08 UF Estimated Costs of Attendance for a Two-Semester Academic Year

	Undergrad. On Campus	Undergrad. Off Campus	Undergrad. at Home	Grad. Off Campus
*Tuition Fees	\$3,370	\$3,370	\$3,370	\$7,170
Books/Supplies	940	940	940	940
Computer Costs (low end)	970	970	970	970
Housing & Meals	7,020	8,330	1,530	8,330
Transportation	520	520	520	520
Clothing Maintenance	610	610	610	610
Personal/Health Ins.	1,640	1,640	1,640	1,640
Total Budget	\$15,070	\$16,380	\$9,580	\$20,180

\* Tuition and fee figures are projected estimates for 2007-08 for freshmen and graduate students entering UF for the first time. Out-of-state undergraduates should add \$15,310 to their projected tuition/fees; out-of-state graduate students should add \$16,710. Undergraduate tuition fees listed are based on an average of 30 credit hours of 0-4999; graduate tuition fees on 24 credit hours of 5000-9999 level courses.

## Will I Qualify for Aid?

Income is not the only factor considered in determining how much you and your family should be able to pay toward college. Your family's size, assets, and number of family members in college are also factors. The university cannot determine the amount of students' awards until the results of their *FAFSAs/Renewal FAFSAs* are received from the federal processor. SFA begins to mail out student awards in March or April. The best way to find out how much you may qualify for is to fill out the *FAFSA* early to get the process started. Meanwhile, you and your family might want to use the "expected family contribution" calculator on "The Financial Aid Information Page" at [www.finaid.org](http://www.finaid.org).

## What Aid Programs are Available at UF?

**Scholarships:** Hundreds of scholarships are available for UF students. Some are need-based; others are not. Sources include SFA, the UF Admissions Office, UF colleges and departments, the State of Florida, and private donors and organizations.

**Grants:** Federal Pell Grants, Federal Supplemental Educational Opportunity Grants,



Florida Student Assistance Grants, Turner Grants, and UF Graduate Grants.

**Loans:** Federal Perkins Loans, Federal Direct Stafford/Ford Loans, Federal Direct Unsubsidized Stafford/Ford Loans, Federal Direct PLUS Loans (for parents of undergraduates), Federal Direct Graduate PLUS Loans, University of Florida institutional loans.

**Work Programs:** Federal Work-Study, Other Personnel Services, Off-Campus Jobs, and Co-op Education.

## Eligibility

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

- be a U. S. citizen, national, or permanent resident alien;
- be enrolled at least half time in a degree-seeking program;
- make satisfactory academic progress toward a degree ([www.sfa.ufl.edu/receiving/academicprogress.html](http://www.sfa.ufl.edu/receiving/academicprogress.html));
- not be in default on a student loan or owe a refund on student financial aid received at UF or any other institution;
- register with the Selective Service Administration, if required to do so.

## Can I Transfer Aid from Another School?

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 your current school to inquire about transfer policies.
2. SFA will access financial aid transcript information for you via a national data source. You will be notified if additional information is needed.
3. Be sure "University of Florida" (Title IV Code 001535) is listed as a school of your choice on the *Federal Student Aid Report (SAR)* you receive from the federal processor.
4. If you are receiving Florida Bright Futures Scholarship (State Code 011) or other aid program from the State of Florida, contact the Florida Department of Education (FDEP) in Tallahassee for instructions. FDEP has deadlines for notifying them of a change in school.
5. If you are receiving a Federal Direct Loan or Federal Family Education Loan at your current school, you must cancel that loan, reapply at UF through SFA, and contact all your previous lenders to update your enrollment status and new location.

## What Happens After I Apply?

- You are responsible for following up on your application. You will receive emails and/or letters from our office (SFA) and the federal processor and may be asked for additional documentation. When documents are requested from, follow instructions promptly.
- If you provide your email address on your FAFSA, you will receive an online *Student Aid Report (SAR)*, which indicates your "Expected Family Contribution" and is used to determine your eligibility for aid. If you do not receive your SAR within a reasonable amount of time, contact the federal processor.
- After receiving the first of your financial aid documents, SFA will contact you if additional documentation is required. When we have determined how much and what kind of financial aid you will receive, we will send you (by U.S. Postal Service and email) an award letter informing you of your eligibility or ineligibility. If you apply "on time," you should receive this in late spring or early summer.

## Does the University Verify Information on Aid Applications?

Yes. About 30 percent of financial aid applications nationwide are "verified," a process of confirming data supplied by applicants and/or parents on aid applications. Verification is part of the required federal process that determines whether or not students are eligible for aid. If your application is selected, you will receive an email from us notifying you and providing instructions.

## If I'm Eligible for Aid, When Will I Receive It?

If you apply in early spring and turn in all documents requested by our office, you should receive your money at the beginning of fall semester. Students who apply late or are selected for verification may receive their aid late. These students should be prepared to pay start-up costs from other sources.

## Reapply Each Year!

Financial aid is not renewed automatically. Federal requirements and/or your family's financial situation may change. If you were ineligible in a previous year, apply again. You may have become eligible.

The University of Florida does not discriminate based upon race, creed, color, religion, age, disability, sex, sexual orientation, marital status, national origin, political opinions or affiliation, or veteran status.

## Start a Financial Aid File

What to keep in your file:

- Photocopies or printouts of your completed FAFSA.
- Photocopies of your/your parents' income tax forms and W-2s.
- Your *Federal Student Aid Report* or a photocopy of it.
- Photocopies of forms or information used to complete your aid application, plus all correspondence with SFA and other aid agencies.
- Your financial aid award notice (or a copy) from SFA.
- Your *Gator Aid Application Guide* and your FAFSA instruction booklet.

## APPLICATION CHECKLIST

- 1. Apply Early.** Complete a *Free Application for Federal Student Aid (FAFSA)* FAFSA as soon as possible after January 1 each year. Pick up a *Gator Aid Application Guide* and a FAFSA, either from your high school guidance office or community college financial aid office, or from SFA in Criser Hall, and mail it to the federal processor. **Or**, apply online at "FAFSA on the Web" at: [www.fafsa.ed.gov](http://www.fafsa.ed.gov). We strongly recommend applying online.
- 2. If at all possible**, complete your income tax returns FIRST so that you can take financial figures directly from your IRS forms.
- 3. Read Instructions Carefully.**
- 4. Respond Quickly** to all requests from our office and the other aid agencies to speed up the process and get your money sooner!
- 5. Ask Questions!** If you are unsure about any part of the application process, check with your high school counselor or with SFA in Criser Hall.



This brochure is available in alternative formats for students with documented print-related disabilities. For information, call SFA's line for students with disabilities: (352) 392-1272 (V/TDD); online at [www.sfa.ufl.edu](http://www.sfa.ufl.edu) (our Web site is screen-reader friendly).

This brochure is produced by the Office for Student Financial Affairs Information/Publication Services section, S-102 Criser Hall, to inform prospective students about financial aid programs and services.

## We Can Help . . .

SFA offers financial aid advising and information about application to students, prospective students, and parents. Financial aid advisers are available from 8:00 a.m. – 5:00 p.m., Monday through Friday in S-107 Criser Hall. For more information on student aid at UF, write or call SFA.

## Online Info

At SFA's home page on the **Web** at [www.sfa.ufl.edu](http://www.sfa.ufl.edu), you will find application information and deadlines, links to *FAFSA on the Web*, the SFA "Scholarship Finder," and "Financial Aid 101," a primer for first-time applicants and students new to UF.

At UF's ISIS (Integrated Student Information System) site at [www.isis.ufl.edu](http://www.isis.ufl.edu), students with an active financial aid file can get online information about the status of their aid file.

## Dates and Deadlines

- January 2, 2007** Apply now for 2007-08 aid.  
**March 15, 2007** "On-time" 2007-08 financial aid application deadline. SFA must receive the results of your FAFSA from the federal processor by March 15.
- October 15, 2007** Last day to apply for fall 2007 Federal Direct Loans. SFA must receive your FAFSA need analysis results and all other documents needed to complete your aid file by this date.

## Financial Aid Addresses

U. S. Department of Education Federal Student Aid Programs (Federal student aid program info; help filling out FAFSAs; application status checks; requests for duplicate SARs)  
1-800-433-3243  
1-800-730-8913 (TDD)  
[www.ed.gov](http://www.ed.gov)

Florida Dept. of Education Office of Student Fin. Assist.  
1940 N. Monroe St., Suite 70  
Tallahassee, FL 32303-4759  
(State Programs/Bright Futures)  
1-888-827-2004 (toll free)  
[www.floridastudentfinancialaid.org/osfahomepg.htm](http://www.floridastudentfinancialaid.org/osfahomepg.htm)

Office for Student Financial Affairs  
Division of Student Affairs  
S-107 Criser Hall, P. O. Box 114025  
Gainesville, FL 32611-4025  
(352) 392-1275 | [www.sfa.ufl.edu](http://www.sfa.ufl.edu)

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*The Foundation for The Gator Nation*

Office for  
Student Financial Affairs

First-Time Applicants Guide to

**Gator  
Aid**

2007-08

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