

## Scholarships lead to success stories

Each year the University of Florida's (UF) Office for Student Financial Affairs (SFA) awards a limited number of need-based scholarships to eligible students. Scholarships range from assistance for book purchase to those that cover tuition for a semester, a year, or several years.

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
- Have a 3.0 GPA
- Meet the donor-specified criteria.

Financial aid and scholarships awarded through SFA help create student success stories.

The Jose M. Sanchez Scholarship, a recently established scholarship, is for dependents of parents who are migrant farm workers. Jose Sanchez endowed the scholarship to assist children whose parental employment creates barriers to the student's educational success. Children of migrant farm worker families often face traditional "at risk" factors, such as low family income or learning disabilities, as well as unique factors, which may include multiple schools attended within a school year, lost educational records, differences in curriculum level between schools, and/or lack of long-term social peer groups.

Two of the first three UF recipients of the Jose M. Sanchez Scholarship are sisters, one of whom shared their success stories:

"I would like to thank you and Jose Sanchez for the scholarship and an opportunity of a lifetime. My sister...is doing great—working and living in Atlanta for a company called Intelsat. I will graduate in May of 2008 with a bachelors in Business Administration, with a concentration in marketing as well as a minor in Urban Regional Planning and Latin American Studies, and have had the good luck to receive an internship as a merchant intern for Macy's corporate office in downtown Miami this summer. My attendance at a great institution like UF would not have been possible without the scholarship!"



## Keep Your Address Up to Date in the UF Directory

**You are responsible** for keeping your

- (1) UF Business Email Address;
- (2) Local Home Mailing Address;
- (3) Permanent Home Mailing Address, AND
- (4) all phone numbers up to date in the UF Directory.

UF uses information listed in the UF Directory as the official address source for all UF business, including financial aid checks and correspondence.

Update your directory information online on my.UFL at: [my.ufl.edu](http://my.ufl.edu). Sign in using your GatorLink user name and password. On my.UFL choose "My Account" and then "Update My Directory Profile."

**GatorLink:** Make sure your GatorLink address is also up to date and correctly configured to receive UF business correspondence. To check your GatorLink configurations, go to: [www.gatorlink.ufl.edu](http://www.gatorlink.ufl.edu).

## CALENDAR

### JULY 2, 2007

Pell Grant 2006-07 Application Deadline

### JULY 27, 2007

Summer A/B/C Deferred Fee Payment Deadline

### AUGUST 1, 2007

Summer B/C Short-Term Loan Repayment Deadline

### AUGUST 10

Summer B & C Classes End

### AUGUST 23

Fall Classes Begin

### OCTOBER 16, 2007

"On-Time" Deadline to apply for Fall 2007 Federal Direct Loans

## SFA WEB SITE

[www.sfa.ufl.edu](http://www.sfa.ufl.edu)

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## NEW Online Tools from the U.S. Dept. of Education

In March the U.S. Department of Education unveiled a new online tool to help students financially plan for college. Called the *FAFSA4caster*, it provides high school students with an early estimate of their eligibility for federal financial aid (in English and Spanish).

The *FAFSA4caster* will

- Instantly calculate a student's eligibility for federal student aid, including grants;
- Reduce the time it will take to complete the *Free Application for Federal Student Aid (FAFSA)*; and
- Simplify the financial aid process for students and families.

Go to: [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov)

### Coming Soon!

In September the Department will release the next version of the *FAFSA4caster*, which will estimate a student's entire federal aid package, including eligibility for federal student loans.

## Financial Aid 101 a tutorial

"Financial Aid 101" is SFA's step-by-step primer on financial aid application and disbursement.

Starting with the basics, the class is designed is not only for new aid applicants and Preview attendees, but it's a good refresher course for anyone applying for or receiving any form of financial aid.

By the time you finish (about five to ten minutes), you will have the answers to most of your financial aid questions.

### Here's How it Works:

1. Go to the SFA Web site at <http://www.sfa.ufl.edu>
2. Click on the "Financial Aid 101" button.
3. Click on "Start the Class."
4. On the first page, when you select "How am I paying for school" you will be offered the following options:
  - I am receiving a Florida Bright Futures Scholarship



- I would like to receive financial aid
- I am receiving a Florida Bright Futures Scholarship and would like to receive additional financial aid

When you select one of the class options above, you will receive answers to the questions most likely to apply to you. You can return to the beginning at any step.

### Questions answered include:

- What happens after I apply?
- How is my aid disbursed?
- What if I am receiving Florida Bright Futures?
- What if I am receiving Florida Prepaid?
- What is Verification?
- How do I keep track of my aid?
- What are my PINs?
- What if I have a change in family circumstances; and more . . .

## Get UF Business Mail

### Delete Your Old Email in GatorLink

Did you know that your UF GatorLink mailbox can become overloaded if you don't delete old Email?

Since official UF business Email is sent to students' GatorLink Email addresses, students are expected to maintain a GatorLink account and check it frequently.

Students don't always realize that their GatorLink mailbox can reach its quota. If this happens they will NOT be able to receive NEW messages in their GatorLink mailbox until they delete some email.

Check your GatorLink status often. You can use GatorLink WebMail to delete messages if your mailbox is over quota. Sign in using your GatorLink ID at: <https://webmail.ufl.edu/folder.do?folder=INBOX>.

For assistance with a GatorLink mailbox, contact the UF Computing Help Desk (392-HELP).

Check  
Your Aid Status on **ISIS**  
[www.isis.ufl.edu](http://www.isis.ufl.edu)

**SFA's Web Site**  
[www.sfa.ufl.edu](http://www.sfa.ufl.edu)

## Selected for Verification? Respond Quickly to Get Your Aid

If you are asked by Student Financial Affairs (that's us!) to verify information you supplied on your *FAFSA* by providing documentation, be sure to respond quickly. If you wait until you arrive at school in the fall to bring in the documents, your financial aid may be significantly delayed.

The best approach is: don't panic, just be organized. When you receive a request for documents, get the materials together and mail them to SFA.

We recommend that you keep track of your financial aid file status on ISIS. When you sign on to ISIS and click on "Financial Aid." Select "Aid Status"

under the correct year to find out if your file is complete, or what documents are still needed to complete your application. Your Aid Status page will provide a link to each required verification form, if any, in PDF format.

SFA's Web site may prove useful for accessing printable, downloadable verification forms. You can print forms from our Web site at:

<http://www.sfa.ufl.edu/pub/forms.html>

To get photocopies of your IRS forms: call 1-800-829-1040. The federal IRS site is <http://www.irs.gov>.

## For Student Loans, Make Uncle Sam Your First Resort

(Detroit Free Press, 05/27/07)

"In light of the recent disclosures that some college financial aid officers have been accepting incentives from private lenders in return for getting onto a school's preferred lender list, I want to walk through how students and parents can best navigate the maddening student loan game," writes Suze Orman in The Detroit Free Press. "When seeking financial aid, look to Uncle Sam before you resort to private loans. While state and federal lawmakers are jumping on the reform bandwagon and proposing ways to clean up the student loan business, the bottom line for students and parents who need to borrow money right now is that you need to protect yourself. And that comes down to doing careful comparison shopping among multiple lenders."

For more information, go to:

<http://www.freep.com/apps/pbcs.dll/article?AID=/20070527/BUSINESS07/705270655/1020>

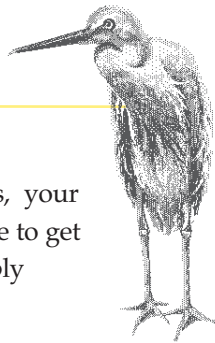
## As higher education costs rise, so do debt loads

(News from NASFAA/USA Today, 05/25/07)

"Getting through college and earning a degree is hard enough. For many, an even bigger challenge arrives later: paying for all that education," according to USA Today. "As costs rocket higher—tuition, fees, room and board at public four-year colleges have surged 38% in the past decade—more students have had to borrow enormous sums to finance college. As a group, they've been amassing record-high debt, with many of them needing a decade or more to pay it off. Some options to keep on top of your student loan payments: Repayment plans. . . Deferrals and forbearance. . . Consolidation. . . Default. . . Cancellation." For more information, go to:

<http://www.nasfaa.org/publications/2007/awdebtloadrise052507.html>

## FORM Hazards



When we can't read your writing on documents and forms you submit to us, your aid processing is slowed down. Be sure to get your aid when you need it—print legibly when you complete your forms!

## Financial Aid for Students With Disabilities

SFA in S-107 Criser Hall and the Dean of Students Office (DSO) Disability Resource Center (DRC) in 001 Reid Hall work together to assist students with disabilities.

Students who need special help applying for aid should contact SFA. When applying for aid through SFA, students with disabilities may qualify for an increase in their educational budgets to cover disability-related expenses. The DRC helps to determine disability-related expenses not offered or provided by other agencies. For financial aid purposes, undergraduates must be registered for at least 12 credit hours to be considered full-time.

SFAs' telephone line for students with speech or hearing impairments is (352) 392-1272 (V/TDD). The Disability Resource Center's phone numbers are (352) 392-8565 (V); fax (352) 392-8570. For a TDD number call the Florida Relay Service (Dial 711; or 1-800-955-8770 for voice assistance). Criser and Reid Halls are wheelchair accessible.

## Withdrawal for Students Called to Active Military Service

Are you a student called up for active military service? Official withdrawal from UF, including withdrawal for students called to active military service, is coordinated by the Dean of Students Office (DSO) in 207 Peabody Hall. Before leaving UF, you should visit DSO to initiate your withdrawal. If it is impossible for you to withdraw in person, call DSO at 392-1261 to notify them of your withdrawal. If time permits, you should contact your professors to let them know you are reporting to active duty. For more information about withdrawal, please go to DSO in 202 Peabody Hall.

General withdrawal information is available on the SFA Web site at:

<http://www.sfa.ufl.edu/receiving/withdrawalrefund.html>

More information is provided on the DSO Web site at:

<http://www.dso.ufl.edu/supportservices/withdrawals.php>

## Looking for a Student Job

Student jobs are a great way to help pay expenses while attending school! SFA's Student Employment section assists students with work issues on campus and coordinates work programs such as Federal Work-Study, OPS Jobs, and Off-Campus Jobs. At UF, getting a student job involves finding a job, getting a *UF Work Permit*, and going for interviews.

The best time to find a student job is at the beginning of semesters. For more information on work programs and how to apply, go to:

<http://www.sfa.ufl.edu/programs/findandapplyforjob.html>

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

*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: Karen Fooks  
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Editor: Susan Mickelberry

*NEWS Financial Aid for Gators* is available in other formats for students with documented, print-related disabilities. Contact Student Financial Affairs' telephone line for students with disabilities: (352) 392-1272 (V/TED); Florida Relay Service: Dial 711; or 1 (800) 392-3008 (TED). Online at: <http://www.sfa.ufl.edu>.

*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.*

## Sign Up for Direct Deposit

### What is direct deposit?

UF deposits your aid funds electronically into your checking account at the bank you choose. No more standing in line at the bank to deposit your check; or worries if you are out of town.

### Can a direct deposit be made to my bank?

UF can direct deposit to any financial institution within the USA with electronic funds transfer capabilities. Most banks participate in electronic funds transfer. Contact your bank if you have questions about its ability to accept direct deposit.

### How do you sign up?

Sign up on ISIS at [www.isis.ufl.edu](http://www.isis.ufl.edu). Under "Financial Services" choose "EFT Sign Up." Authorization takes effect immediately through ISIS. Sign up at any time during the semester. It will not delay or affect your financial aid.

**Note:** Direct Deposit is not available for the Federal Direct PLUS Loan Program, or for savings accounts. For more information, visit University Financial Services, S-108 Criser Hall, or call UFS at (352) 392-0737.

## Florida Bright Futures Q & A

### Q. What are Renewal Requirements?

#### A. Florida Academic Scholars

Minimum Cumulative GPA for Renewal: 3.0\*  
Minimum Earned Hours Required per term funded: 6 sem hrs

#### Florida Medallion Scholars

Minimum Cumulative GPA for Renewal: 2.75  
Minimum Earned Hours Required per term funded: 6 sem hrs

#### Florida Gold Seal Vocational Scholars

Minimum Cumulative GPA for Renewal: 2.75  
Minimum Earned Hours Required per term funded: 6 sem hrs

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

### Q. What is Reinstatement?

A. Eligible students who didn't receive scholarship funds for the last academic year (fall-spring) must qualify to reinstate the scholarship—this process is called "reinstatement."

### Q. What is Restoration?

A. Students who lose a scholarship because of a low GPA can apply to have the scholarship restored—this process is called "restoration." Students who lose a scholarship because they did not earn the **required number of hours** cannot restore their scholarship.

### U.S. Department of Education

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

Federal Direct Loan Servicing Online  
1 (800) 848-0979; 1 (800) 848-0983 (TTY)  
<https://www.dlsonline.com/borrower/BorrowerWelcomePage.jsp>

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

**"Don't Get Scammed on Your Way to College, and more"**  
<http://studentaid.ed.gov/PORTALSWebApp/students/english/publications.jsp>

## SFA & UFS

Student Financial Affairs (that's us—the financial aid office) is located in S-107 Criser Hall. SFA administers financial aid. At SFA you can talk to a financial aid adviser to resolve financial aid questions, find out about student jobs or scholarships, pick up a *UF Work Permit*, or apply for a short-term loan. You can also use our Student Resource Center to look up scholarships or apply online for financial aid.

University Financial Services (UFS): Go next door to UFS (that's Student Accounts) in S-113 Criser Hall to pay your tuition, fees, library late charges, and all other university bills.



## Florida Bright Futures

For information about application, renewal requirements, reinstatements, restorations, appeals, summer awards, and other topics, go to the

### Florida Department of Education

Web site at:  
<http://www.fldoe.org>

Send questions by e-mail to:  
[brightf@fldoe.org](mailto:brightf@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  
General Info: 1-800-366-3475

## Satellite Aid Offices Main Office: Student Financial Affairs • S-107 Criser Hall • P. O. Box 114025 • Gainesville, FL 32611-4025 • (352) 392-1275

College of Dentistry  
Tom Kolb  
Dental Tower, D3-#17A  
Health Sciences Center  
(352) 846-1384

College of Law  
Carol Huber  
164 Holland Hall  
(352) 273-0620

College of Medicine  
Eileen Parris  
M-128 Health Sciences Center  
(352) 392-7800

Public Health and Health Professions; Nursing; Pharmacy; & Veterinary Medicine  
Mike Menefee  
HPNP Bldg.  
G208 Student Services Ctr.  
(352) 273-6202

Masters in Business Administration (MBA)  
Connie Reed  
P-102-I Peabody Hall  
(353) 392-1275 (ext.3386)