GatorAid
2010-11 Financial Aid Application Guide

Financial Aid Checklist

☐ File FAFSA
☐ Sign Up for Direct Deposit
☐ Check Status on ISIS
☐ Keep A Copy of W-2 & TAX Forms

March 15, 2010

University of Florida
The Foundation for The Gator Nation
Office for Student Financial Affairs

The Office for Student Financial Affairs (SFA) is the financial aid office at the University of Florida. SFA provides financial aid advising and information about financial aid programs and the application process to students, prospective students, and their parents. Visit our lobby in S-107 Criser Hall if you need assistance with any part of the financial aid process. Office hours are 8:00 a.m.–4:00 p.m., Monday through Friday.

SFA also has satellite offices at the Colleges of Dentistry, Law, and Medicine, and at the HNPB Bldg. for the Colleges of Public Health & Health Professions, Nursing, Pharmacy, & Veterinary Medicine. Students attending these colleges should contact the satellite offices. See “Addresses & Phone Numbers” on page 12 of this guide.

Eligibility

For most financial aid programs at UF, you must:
1. Be a U.S. citizen, national, or permanent resident alien.
2. Be enrolled or accepted for enrollment at least half-time in a degree program. ① www.sfa.ufl.edu/receiving/enroll.html
4. Register with the Selective Service Administration, if required to do so.
5. Not be in default on a federal or institutional loan or owe a repayment on a previous financial aid award received at UF or another institution.

2010-11 University of Florida Estimated Costs of Attendance for a Two-Semester Academic Year

<table>
<thead>
<tr>
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<th>Undergrad On/Off Campus</th>
<th>Undergrad Living at Home</th>
<th>Grad Off Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees*</td>
<td>$4,550</td>
<td>$4,550</td>
<td>$8,890</td>
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<td>Books and Supplies</td>
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<td>Computer Costs</td>
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<tr>
<td>Housing</td>
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<td>Transportation</td>
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<tr>
<td>Clothing Maintenance</td>
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<tr>
<td>Personal/Health Insur.</td>
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<tr>
<td>Total Budget</td>
<td>$17,910</td>
<td>$11,000</td>
<td>$23,720</td>
</tr>
</tbody>
</table>

* Tuition/fee figures are projected estimates for 2010-11 for incoming freshmen and graduate students entering UF for the first time. Tuition/fees for continuing students may be lower. Out-of-state undergraduates should add $22,280 to projected tuition/fees. Out-of-state graduate students should add $18,440 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. Rates per credit hour and block fees include the student health fee.

All projected figures are subject to change.

2010-11 TUITION/FEES

The final approved tuition/fees for 2010-11 are not available at the time of printing. For tuition and fee information, go to the University Financial Services student page, www.ufs.ufl.edu.

University Financial Services is located in S-113 Criser Hall.
**Financial Aid Programs**

**Grants**
Grants are awards for students with the greatest financial need. They are not repaid.

**Federal Pell Grant Program** is the largest federally funded undergraduate grant program. Awards are based on students’ enrollment status and their expected family contribution, as determined by information they supply on the Free Application for Federal Student Aid (FAFSA). Awards for students enrolled full-time range from $488 to $5,350 per academic year.

**Federal Supplemental Educational Opportunity Grant (FSEOG)** is a federally funded program awarded by SFA to undergraduates who demonstrate exceptional financial need. Awards at UF generally range from $100 to $2,000 per academic year.

**Federal Academic Competitiveness Grant (ACG)** is a federally funded program awarded by SFA to undergraduates who are U.S. citizens or eligible non-citizens, qualify for Pell Grant, and complete a rigorous high school program by January 1, 2005. Awards range from $750 to $1,300 per academic year.

**Teacher Education Assistance for College and Higher Education (TEACH) Grant** was created to help students planning careers as highly qualified full-time teachers in high-need subject areas in schools serving low-income students. Recipients can receive up to $4,000 per year. Students must sign a service agreement and comply with all teaching requirements in order to avoid repayment of this grant as a loan.

**Florida Student Assistance Grant (FSAG)** is a need-based, state grant program for undergraduates attending eligible Florida institutions. Recipients must meet Florida residency requirements for student aid and be enrolled in eligible academic degree programs. Awards range from $200 to $2,069 per academic year.

**I. Douglas Turner Grant** is a UF-funded program awarded by SFA to undergraduates who demonstrate exceptional need. Awards generally range from $100 to $5,000 per year.

**UF Graduate Grants** are UF-funded grants awarded by SFA to graduate students who demonstrate exceptional financial need. Awards range from $100 to $2,000 per academic year.

**Scholarships**
Scholarships are awards, based on academic merit or special criteria, that do not have to be repaid. Financial need may also be considered. Students do not have to work or perform services to receive scholarships.

**Florida Bright Futures Scholarships** are awarded by the State of Florida and provide three awards: the Florida Academic Scholars Award, the Florida Medallion Scholars Award, and the Florida Gold Seal Vocational Scholars Award. Each award has different academic criteria for eligibility. The awards are fixed rates calculated per credit hour. The top-ranked scholar from each high school district also receives the Florida Top Scholars Award.

**SFA Awarded Scholarships** SFA awards a number of privately funded scholarships ranging from $200 to $4,000 per academic year. These scholarships are awarded based on guidelines provided by the donors, financial need, and merit. Recipients must be enrolled full-time. See SFA’s Web site for a complete list of these scholarships.

**Student Loans**
Most long-term student loans have low interest rates and offer deferred repayment. The Federal Direct Loan Program includes the Federal Direct Stafford, Federal Direct Unsubsidized Stafford, Federal Direct PLUS, and Federal Direct Graduate PLUS programs.

**Subsidized Stafford Loans** are need-based, federally subsidized loans with a fixed interest rate of 4.5% for undergraduate students and 6.8% for graduate students. Repayment is deferred until students graduate, withdraw, or enroll less than half-time. Interest is paid by the federal government until six months after students graduate, withdraw, or drop below half-time enrollment. An origination fee of 1% is charged at disbursement.

Unsubsidized Stafford Loans are not based on need. “Unsubsidized” means the interest is not deferred while in school. However, repayment may be deferred until after students graduate, withdraw, or enroll less than half-time. Unsubsidized loans have a 6.8% fixed interest rate. An origination fee of 1% is charged at disbursement.

**Federal Direct PLUS Loans** allow parents of dependent undergraduates, as well as graduate/professional students, to borrow up to the cost of education minus other financial aid. There are no aggregate loan limits. The program has a fixed interest rate of 7.9%. An origination fee of 4% is charged at disbursement. Unless deferred, repayment begins 60 days after the loan is fully disbursed.

**Federal Perkins Loans** are awarded by SFA to students with the greatest financial need. Interest of 5% begins to accrue when the loan becomes due, after a grace period of nine months.

**University of Florida Long-Term Loans** SFA awards UF long-term, need-based loans, upon request, to students who have completed the FAFSA and who are ineligible for federal loans or have need remaining after federal eligibility has been exhausted. Annual interest rates range from 4% to 9% and start accruing upon termination of at least half-time enrollment status at UF. Students requesting long-term loans must obtain a co-signer and complete a Self Certification Form prior to receipt of funds.

Repayment of the loan begins six months following graduation or termination as a half-time student at UF. Repayment schedules are handled on an individual basis with a recommended minimum of $20 to $30 a month. Payment must be completed in 120 months from the beginning of the repayment period. Students who default on the loan repayment will incur late fees and the costs of collection, including attorney’s fees.

If a loan is approved, the terms under which the loan was approved will remain available for 30 days.

**Employment**
Part-time student jobs through the following programs require an overall 2.0 grade point average. Students usually work 10-20 hours a week and earn at least minimum wage.

**Federal Work Study (FWS)** is a federally funded, need-based work program.

**Other Personnel Services (OPS)** is an institutionally/state-funded program that is not need-based.

**Off-Campus jobs** are through private employers.

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HOW TO APPLY

1 Complete a Free Application for Federal Student Aid (FAFSA) on or after January 1, 2010. Apply each year—financial aid is not renewed automatically.

APPLY Online at www.fafsa.ed.gov

- Go to FAFSA on the Web at www.fafsa.ed.gov.
- Request a federal PIN (see “Your Federal PIN,” page 5).
- Follow the instructions on the site. Be sure you read “Before Beginning a FAFSA.”
- Read “Common Mistakes on the FAFSA” on page 8 of this Application Guide.
- List “University of Florida” and the UF Federal School Code (001535) as a school choice in Step Six of the FAFSA.
- Sign your FAFSA. Students can sign the FAFSA electronically using their federal PIN (see “Your Federal PIN,” page 5). Parents of dependent students can also sign electronically but must either request their own PIN or print, sign, and mail the signature page to the processor.
- After applying, you can check the status of your application and/or make corrections online at www.fafsa.ed.gov.

OR, File a Paper FAFSA

- Request one from the Federal Student Aid Information Center at 1-800-433-3243; OR

Then:

- List “University of Florida” and the UF Federal School Code (001535) as a school choice in Step Six of the FAFSA.
- Read “Common Mistakes on the FAFSA” on page 8 of this Application Guide.

RENEW Your Application

- YOU MUST REAPPLY FOR AID EACH YEAR. Your FAFSA on the Web application has part of your information from the previous year already filled in to make the process easier. Go to www.fafsa.ed.gov and select “Filling out a FAFSA.”

UF Federal School Code

001535

2 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, so you can check your information for accuracy.

- If you provide your e-mail address on your FAFSA, you will get an online SAR as soon as 24 hours after your FAFSA is processed. If no corrections are needed, keep the SAR with your financial aid records.
- If you want to be considered for aid at UF and UF is not listed in the SAR’s “College Release Section,” you must call the federal processor at 1-800-433-3243. Or you can use your Federal PIN to make a correction at www.fafsa.ed.gov.
- If your e-mail or 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 at www.fafsa.ed.gov or on your SAR.

3 Follow up on your application. It may be selected for Verification or Quality Assurance.

- You are responsible for following up on your aid application.
- Check the status of your aid application and award on ISIS, www.isis.ufl.edu (see page 10 of this guide).
- 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 or Quality Assurance, you will be required to provide verifying documentation before aid can be disbursed to you (see “Verification/Quality Assurance,” page 9). Respond promptly to requests for information or documentation. Most forms for this process are available to print from your “financial aid status” page on ISIS, or on SFA’s Web site (see page 11 of this guide).

4 You will receive a Notification of Financial Aid Award from us.

- 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 eligibility.
- You will receive a Notification of Financial Aid Award by e-mail stating the terms and conditions of aid programs awarded to you. Read it carefully, and follow any instructions that pertain to you.
Your Federal & State PINs

Your PINs are “Personal Identification Numbers” that function as electronic signatures and IDs. You will have separate PINs for federal and state aid programs, so be sure to use the correct PIN. You will use your PINs year after year. Keep them in a safe place.

Your Federal PIN
Your federal PIN allows you access to personal information in U.S. Department of Education (USDOE) systems when applying for federal student aid.

Use your Federal PIN to:
1. Access FAFSA on the Web
2. Sign your FAFSA electronically or obtain a copy of your FAFSA information
3. Complete your federal student loan (Federal Direct and/or Perkins Loans) electronic Master Promissory Notes
4. Make online FAFSA corrections
5. Review your grant and loan history on the National Student Loan Data System

Request a Federal PIN, request a replacement PIN, or update your PIN mailing address at the USDOE’s PIN site, www.pin.ed.gov.

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 Personal Identification Number (PIN) with instructions on how to access your Bright Futures record on the Web. Use these to:
1. View your State of Florida award
2. Update your information
3. Update your college choice
4. View the amount disbursed each semester
5. Monitor your hours remaining for the year and for the scholarship
6. View a list of correspondence sent to you by the Florida Bright Futures Program

For questions on Florida programs, call 1-888-827-2004.

Enter your CORRECT Social Security No. on your FAFSA to get financial aid on time!

2010-11 Application Help Sessions

“Financial Aid Application Help Sessions” are held each spring in January and February. Students can get individual help completing the FAFSA online. All sessions are open—no appointment is required.

In January, watch our Web site, the Independent Florida Alligator, UF’s Gator Times e-mail, or Student News on my.UFL for times and locations.

Change in Family Circumstance Petitions

If you/your family have extenuating financial circumstances, check with your financial aid adviser to see if they might affect your financial aid application. Examples include:
1. Divorce of parents, or you from your spouse
2. Death 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

Students petitioning financial aid awards are strongly encouraged to do so from March 1 through June 1.

Estimating Taxes

If you haven’t filed your 2009 federal income tax forms when it is time to apply for aid, report “estimated” 2009 income information on your FAFSA. You must correct your FAFSA if the estimate differs from your actual income.

Be sure to keep a copy of your tax return and your W-2s.

Apply Weeks Early to meet the March 15, 2010 “ON-TIME” Deadline

• Submit your FAFSA to the federal processor as soon as possible AFTER January 1.
• We must receive the results of your FAFSA with a valid “Estimated Family Contribution” from the federal need analysis processor by March 15 for you to be considered “on-time.”
• Apply several weeks before this date to be sure the federal processor has time to send us your results before the deadline. Financial aid is awarded first-come, first-served. Late applicants are considered for aid that remains when their application file is complete.
• Apply for financial aid at the same time, or even before, you apply for admission.
Other Sources of Aid

There are many sources of aid outside of SFA. Students who receive funds through these sources while also applying for aid through SFA must notify us upon receipt of this assistance.

- **UF Admissions Office** The Admissions Office awards academic achievement scholarships, primarily to incoming freshmen and transfer students.
  ① [www.admissions.ufl.edu/scholarships.html](http://www.admissions.ufl.edu/scholarships.html)

- **Florida Prepaid College Plan** The Florida Prepaid College Plan allows parents, grandparents, and others to lock in the cost of college today.
  ① [www.floridaprepaidcollege.com](http://www.floridaprepaidcollege.com)

- **Individual UF Colleges** Aid available through individual colleges within the university is listed in the *Gator Aid Handbook* and on our Web site.

- **The State of Florida** The Florida Department of Education Office of Student Financial Assistance (OSFA) sponsors many programs, such as the Florida Bright Futures Scholarship, the Florida Student Assistance Grant, the José Martí Scholarship Challenge Grant, the Scholarship for Children & Spouses of Deceased or Disabled Veterans & Service Members, and the Rosewood Family Scholarship.
  ① [www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org)

- **Outside Scholarships/Loans** SFA includes a chapter on outside aid in our *Gator Aid Handbook* and our Web site offers free scholarship searches and an electronic scholarship bulletin board.
  ① [www.sfa.ufl.edu/programs/otheraid.html](http://www.sfa.ufl.edu/programs/otheraid.html)

Cost of Attendance includes tuition/fees, books and supplies, housing, food, transportation, clothing maintenance, and personal items/health insurance (see “2010-11 Estimated Costs of Attendance” on page 2).

Expected Family Contribution consists of expected parental contribution and/or student contribution, depending upon the student’s classification (dependent or independent). The methodology used by the federal processor takes into account the family’s income and assets, employment costs, living expenses, taxes, family size, and the number of family members in college.

To apply for Summer 2010 financial aid, use a 2009-10 FAFSA.

To apply for Summer 2011 financial aid, use a 2010-11 FAFSA.

Summer Attendance Requirement

An academic year at UF includes fall, spring, and summer semesters. Freshmen and sophomores entering the State University System must complete at least nine credit hours during a summer session to graduate.

① [www.registrar.ufl.edu/catalog/policies/regulationgraduation.html](http://www.registrar.ufl.edu/catalog/policies/regulationgraduation.html)

SFA supports this requirement and will award summer money if (1) funds are available for summer awards after fall/spring semester needs have been met, or

(2) a student chooses to use aid originally awarded for fall or spring term during the summer.

- To apply for Summer 2010 financial aid, use a 2009-10 FAFSA.
- To apply for Summer 2011 financial aid, use a 2010-11 FAFSA.

**Independent**

The U.S. government has established criteria for classifying financial aid applicants as dependent or independent.

- If you are able to check “YES” to any item in Step Three on the 2010-11 FAFSA, you are considered independent for financial aid purposes. If classified independent, your need is evaluated using your own and, if applicable, your spouse’s income and assets.
- If you are classified dependent, your own income and assets, as well as your parents’ income and assets, are considered in determining your financial need.

### Cost of Attendance

\[
\text{Cost of Attendance} - \text{Family Contribution} = \text{Financial Need}
\]
Graduate Student?
In addition to the Graduate Grant, graduate students may apply for Federal Direct Stafford Loans, Federal Direct Unsubsidized Stafford Loans, Federal Direct Graduate PLUS Loans, and most work programs described in this Application Guide. 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. The Office of Research, Technology, and Graduate Education in 256 Grinter Hall maintains a comprehensive list of private and outside scholarships and fellowships.

Student with a Disability?
Student Financial Affairs (SFA) in S-107 Criser Hall and the Dean of Students Office (DSO) Disability Resource Center in 001 Reid Hall work together to assist students with disabilities. Criser and Peabody Halls are wheelchair accessible. When applying for aid through SFA, students with disabilities may qualify for an increase in their educational budgets to cover disability-related expenses. For financial aid purposes, undergraduates must be registered for at least 12 credit hours per semester to be considered full-time, even if application has been made for a reduced course load through DSO. DSO helps determine disability-related expenses not offered or provided by other agencies. The Disability Resource Center’s phone numbers are: (352) 392-8565 (V); (352) 392-8570 (FAX). For a TDD number, call the Florida Relay Service—dial 711 or 1-800-955-8770 for voice assistance.

http://www.ftri.org

International Student?
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.

www.ufic.ufl.edu

Study Abroad Student?
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 Student Financial Affairs (SFA) in S-107 Criser Hall about procedures to receive aid, including scholarships.

Veteran?
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 upstairs in Criser Hall, Room 222.

www.registrar.ufl.edu/va

Postbaccalaureate Student?
Postbaccalaureate students must submit a Financial Aid Academic Progress Petition to SFA to have their postbaccalaureate status evaluated before their eligibility for financial aid can be determined. Financial aid eligibility is directly related to a student’s degree-seeking status. Petitions may be downloaded from our Web site.

www.sfa.ufl.edu/pub/forms.html

Transient Student?
UF degree-seeking students who do not enroll for any UF courses and elect to attend another school in the Florida State University System 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 consortium agreements and enrollment certifications 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.

Transfer student?
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. When you receive your Federal Student Aid Report (SAR) from the processor, be sure the University of Florida (Federal School Code 001535) is listed as a “School to Receive Results” of your FAFSA.
3. If you are receiving a Florida Bright Futures Scholarship or other aid program from the State of Florida, contact the Florida Department of Education in Tallahassee. Inform them that your school of record is UF.
4. If you are receiving a Federal Direct Loan or Federal Family Education 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.
COMMON MISTAKES
COMPLETING THE FAFSA
Pay special attention to FAFSA items in this section

In the 2010-11 school year, we will focus our verification efforts on the following items that tend to be incorrectly reported on aid applications. You/your parents may be asked to document such items.

Do NOT submit copies of tax returns to Student Financial Affairs (SFA) unless we request them. When you receive your Federal Student Aid Report (SAR) from the federal processor, disregard any comment that indicates that you have been selected for verification. We will notify you if you are selected for verification by our office.

MARITAL STATUS
Also see “Adjusted Gross Income/Income Tax Paid” on this page.
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, and this item cannot be updated after filing the FAFSA. 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, 2010, and June 30, 2011 (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 2010-11. 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, 2010, and June 30, 2011. 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 & 92 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, Hope and Lifetime Learning tax credits, or AmeriCorps awards. Combat pay included in the Adjusted Gross Income is also reported in this section.

Attention:
Parents of Dependent Students
Parent(s) of dependent students MUST provide:
• Social Security Number(s)
• Date(s) of birth
• Last name and first initial
Not supplying a parent’s name, date of birth, or Social Security Number will cause a student’s FAFSA to be rejected.

UNTAXTED INCOME
• 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, 2009, to Dec. 31, 2009
• 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
• Use a completed 2009 tax return, if at all possible, when completing the financial aid application.
• If your tax filing is delayed, estimate your information to meet the “on-time” UF aid deadline. If you estimate, be sure to update your application after your taxes are filed. Keep a photocopy of your tax return. You may be asked to provide a copy.
• 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 2009), you must include your stepparent’s income and asset information.
• 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.

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 filing the original form. 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 the UF’s policy on alcohol and other drug use, as well as the federal policy on drug convictions and financial aid eligibility, see “UF Drug-Free Schools Policy” on page 11 of this guide.
What Happens if YOU Are Selected?
Each year, about 30 percent of students’ financial aid applications nationwide are chosen for “verification,” a process of confirming data supplied by the applicant and/or parents on aid applications. Through verification, UF resolves discrepancies on students’ aid applications.

UF’s participation in the Federal Quality Assurance Program allows us to establish verification criteria for UF and determine which student files must be verified. Because of this, you should disregard any statement on your Federal Student Aid Report that you are being verified.

If your application is selected for verification or quality assurance, or if there are discrepancies on your aid application information, you will receive an e-mail from us alerting you to check your financial aid status on ISIS at www.isis.ufl.edu to determine which documents to provide.

Aid funds cannot be disbursed to you until you have submitted all requested documents and the accuracy of your information has been checked. Do not submit any documents unless we request that you do so. This process can take four weeks or longer.

Do
• turn in all documents requested by SFA as soon as possible
• be sure all documents are signed
• be sure your name and UFID and/or Social Security number are on all documents you submit
• keep photocopies of all information you submit and record the date you send in the documents
• keep photocopies of tax returns and W-2s
• call the IRS at 1-800-829-1040 if you need copies of your IRS forms

Don’t
• forget to sign your forms
• submit incomplete or illegible documents; if you do, they will be returned to you with a request for acceptable forms, causing a delay in processing your aid
• submit photocopies of income tax forms with information covered up by another form
• submit any documentation unless requested by SFA

STUDENTS’ RIGHTS & RESPONSIBILITIES

Your responsibilities are to:
• complete 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 Web site; keep copies of all forms and materials that you 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.

1 www.sfa.ufl.edu/receiving/enroll.html
• maintain satisfactory academic progress.

1 www.sfa.ufl.edu/receiving/academicprogress.html
• notify SFA of all resources not listed on your award letter
• use aid only for expenses related to attending UF
• check your GatorLink e-mail account for financial aid info
• keep your e-mail and mailing addresses up to date with UF, as well as the state aid and federal aid processors

You have the right to:
• be informed of the correct procedures to apply for aid, cost of attendance, aid availability, how financial need is determined, aid awarding criteria, how academic progress is determined, and what you must do to continue receiving aid
• be informed of the type and amount of your assistance, how much of your need has been met, and how and when you will be paid
• appeal financial aid office decisions about your application
• view the contents in 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 job that you hold or for which you may apply
Check Financial Aid Status/Disbursement Info

You are responsible for keeping track of your financial aid file, before and after you receive your award notice. On ISIS under “Financial Aid” for 2010-11, choose from:

1. Aid Status for deferments, missing documents, verification, financial aid academic progress, etc.
2. Awards & Disbursements to review your award; accept, cancel, or reduce work and loan awards; report additional aid
3. Additional Aid Reporting to report aid not listed on your aid award; you can also do this under “Awards & Disbursements”

Complete Loan Requirements

You are responsible for understanding and accepting the terms of your loan.

Borrowing money for college is a serious financial obligation. It’s important to remember when you borrow money for school, you are making a legal and ethical agreement to repay the loan.

Federal Direct Stafford Loans, PLUS Loans, and Perkins Loans will only be disbursed following the completion of a specific set of requirements. Check ISIS regularly to determine which of these requirements apply to you.

Sign Up for Direct Deposit

To have your financial aid deposited directly into your checking account, go to my.UFL and choose “Financial Services,” then “Student Direct Deposit.” For more information, contact University Financial Services in S-113 Criser or at (352) 392-0737.

Use ISIS: [www.isis.ufl.edu](http://www.isis.ufl.edu)

Your UFID & GatorLink

Your UFID (University of Florida ID Number), assigned to you by the university, is your primary identifier for all your UF records and transactions. It is printed on your Gator1 ID card. You can also find out your UFID online at www.it.ufl.edu/ufid.

You will use your UFID to conduct UF business. For instance, you will use it in conjunction with your GatorLink ID and password to access my.UFL and ISIS. To get a GatorLink account, go to www.gatorlink.ufl.edu.

Your UFID vs. Your Social Security Number (SSN). Please note that when you apply for financial aid you will also be asked for your SSN. Your SSN does not function as an ID at UF; however, it is required by the federal government to process your financial aid application.

my.UFL: UF Web Portal

Students can conduct most UF business through my.UFL, including ISIS access, updating your mailing address, applying for on-campus student jobs, and accessing Gator Tickets for athletic events. You can also read daily UF announcements under Student News.

To access my.UFL, sign in using your GatorLink username and password.

Update your mailing address to receive UF business correspondence:
Sign in with your GatorLink ID and password, choose “My Account,” then “Update My Directory Profile.”

SFA e-mail Correspondence

Check your GatorLink e-mail daily for important financial aid correspondence. SFA uses e-mail as the primary way to communicate with financial aid applicants and recipients. SFA also generates e-mails directly from students’ financial aid files to inform them of requirements they still must complete to receive aid, including loans. Financial aid e-mails often provide a link directly to ISIS.

GatorLink Accounts

SFA sends business e-mails directly to your GatorLink e-mail address. Make sure your GatorLink address is up to date and correctly configured to receive UF business correspondence. To check your GatorLink configurations, go to www.gatorlink.ufl.edu.

Keep the Following in Your Financial Aid File:

- Photocopies of your federal income tax return and W-2s
- Photocopies or printouts of your completed FAFSA
- Your Federal Student Aid Report
- Borrower copy of promissory notes
- Your Federal PIN
- This Gator Aid Application Guide
- Your State of Florida PIN and paperwork
- Photocopies of forms or information used to complete your aid application and all correspondence with aid agencies

SFA Resource Center

SFA’s Resource Center in S-107 Criser Hall provides students help with researching and applying for financial aid, including scholarships and part-time jobs. Students can access resources such as ISIS, FAFSA on the Web (U.S. Department of Education’s site), and free scholarship searches. The SFA Resource Center is open from 8:00 a.m.–4:00 p.m., Monday through Friday.

Your UFID vs. Your Social Security Number (SSN). Please note that when you apply for financial aid you will also be asked for your SSN. Your SSN does not function as an ID at UF; however, it is required by the federal government to process your financial aid application.

www.isis.ufl.edu

• Photocopies of your federal income tax return and W-2s
• Photocopies or printouts of your completed FAFSA
• Your Federal Student Aid Report
• Borrower copy of promissory notes
• Your Federal PIN
• This Gator Aid Application Guide
• Your State of Florida PIN and paperwork
• Photocopies of forms or information used to complete your aid application and all correspondence with aid agencies

Use ISIS: [www.isis.ufl.edu](http://www.isis.ufl.edu)
### On SFA’s Web Site

#### SFA Forms
Our site has many of the forms needed to complete the application process. A few examples are: Federal Direct PLUS Applications, petitions, and verification forms (before printing verification forms, check your “Aid Status” page on ISIS or check with your financial aid adviser).

1. [www.sfa.ufl.edu/pub/forms.html](http://www.sfa.ufl.edu/pub/forms.html)

#### Other Helpful Web Sites

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<tr>
<th>Direct Loan Servicing Center</th>
<th>UF Admissions Office</th>
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<tr>
<td><a href="http://www.dl.ed.gov">www.dl.ed.gov</a></td>
<td><a href="http://www.admissions.ufl.edu">www.admissions.ufl.edu</a></td>
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<th>ECSI (UF’s Perkins Loan Servicer)</th>
<th>UF Career Resource Center</th>
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<td><a href="http://www.ecsi.net">www.ecsi.net</a></td>
<td><a href="http://www.crc.ufl.edu/students">www.crc.ufl.edu/students</a></td>
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<th>Federal Student Aid</th>
<th>UF Office of the University Registrar</th>
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<th>Florida Prepaid College Plan</th>
<th>UF University Financial Services</th>
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<td><a href="http://www.floridaprepaidcollege.com">www.floridaprepaidcollege.com</a></td>
<td><a href="http://www.fa.ufl.edu/ufs">www.fa.ufl.edu/ufs</a></td>
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<th>State of Florida Aid Programs</th>
<th>SSN Number Privacy</th>
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<td><a href="http://www.floridastudentfinancialaid.org">www.floridastudentfinancialaid.org</a></td>
<td>SFA complies with all relevant UF policies governing the use of Social Security Numbers. To read more about collection and use of Social Security Numbers at UF, visit the UF Privacy Office web site.</td>
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1. [http://privacy.ufl.edu/docs/IDTheftPreventionProgram.pdf](http://privacy.ufl.edu/docs/IDTheftPreventionProgram.pdf)

#### Podcast
SFA’s podcast series offers timely financial aid information especially for UF students in a convenient audio format. Download the .mp3 files, listen to them using the built-in player, or subscribe to the feed via iTunes or any RSS aggregator.

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

#### Scholarship Finder
Use the Scholarship Finder to search SFA’s database of awards. We also provide links to free scholarship search engines that create personalized listings from national, state, public, and private sources.

1. [www.sfa.ufl.edu/101/scholarshipfinder.htm](http://www.sfa.ufl.edu/101/scholarshipfinder.htm)

#### Financial Aid Early Estimator
If you have submitted an application for admission to the University of Florida as a beginning freshman, you can use this handy tool. Use the link on our homepage.

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

#### Financial Aid FAQ
Find answers to specific financial aid questions using our handy list of frequently asked questions, organized by topic.

1. [www.sfa.ufl.edu/infoserv/faq.html](http://www.sfa.ufl.edu/infoserv/faq.html)

#### Confidentiality
The University of Florida 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, known as the Buckley Amendment. Your family financial information and the type and amount of your aid are held in confidence, and information is released only with your written consent.

1. [www.epic.org/privacy/education/ferpa.html](http://www.epic.org/privacy/education/ferpa.html)

#### UF Drug-Free Schools Policy
A summary of UF policies on the use of alcohol and other drugs is provided to you through the Division of Student Affairs Web site in response to the Drug-Free Schools and Communities Act Amendments of 1989.

1. [www.ufsa.ufl.edu/students/dfs.shtml](http://www.ufsa.ufl.edu/students/dfs.shtml)

#### Student Loan Code of Conduct
The University of Florida complies with the Student Loan Code of Conduct adopted by the Florida Board of Governors December 2007.

1. [www.sfa.ufl.edu/facstaff/code.html](http://www.sfa.ufl.edu/facstaff/code.html)

Still have a question? Come to our office in S-107 Criser Hall, or call us at (352) 392-1275. For questions on completing the FAFSA, call the federal processor at 1-800-433-3243 or (319) 337-5665.
2010-11
IMPORTANT DATES

January 1, 2010
Apply now for aid for 2010-11

March 15, 2010
"On-Time" UF Financial Aid Application Deadline for 2010-11 aid

Apply weeks early to meet this deadline. The Office for Student Financial Affairs (SFA) must receive the results of your FAFSA with a calculated "Estimated Family Contribution" from the federal processor by this date for you to be considered "on-time." Financial aid is awarded first-come, first-served. Late applicants are considered for aid that remains after "on-time" applicants have been awarded.

June 30, 2011
Deadline to submit a FAFSA to apply for any federal aid program for 2010-11

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

The Gator Aid Application Guide is published annually by the Office for Student Financial Affairs, Publications & Information Office, S-102-A Criser Hall.

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Editor: Harry Monkhorst
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Design: Danny Aguilar
Sydney Wallace

The Office for Student Financial Affairs has taken care to ensure the accuracy and timeliness of information in this application guide. However, contents are subject to change without notice because of changing federal and state legislation. All financial aid awards are contingent upon availability of funds and subject to revision.

Hearing or speech-impaired students can contact the Florida Relay Service for assistance in contacting SFA.

Dial 711
1-800-955-8771 (TTY)
1-800-955-8770 (Voice)
www.ftri.org/FloridaRelay


This document is available on request in other formats. Call SFA for further assistance.