The Federal Pell Grant Program provides need-based aid, which generally has a limit for the amount that can be received for enrollment within an award year (July 1-June 30). Students usually exhaust that amount if they enroll full time in the traditional fall through spring academic year.

If you attend full time in the regular academic year (fall and spring), you receive what would normally be your full Pell Grant entitlement for the year. In the past, you would not be eligible to receive additional Pell Grant monies until the next fall term.

Because of changes in federal regulations, you can now receive extra Pell Grant funds if you attend an extra term in addition to the regular academic year. This includes summer. Eligible students can now receive up to twice the normal annual limit (sometimes referred to as the “Second 100%”) if the student enrolls in extra periods, such as summers, for the purpose of graduating early. Early graduation is often referred to as “acceleration.”

**Eligibility:**

There are two conditions of eligibility for this extra grant money:

1. You must enroll at least half time in the extra term. At UF, enrollment of at least half time (for federal student aid purposes) means six credits.
2. You would have to earn a minimum number of credit hours over the course of the academic year. The minimum number of credits needed over the course of the year is 25. Withdrawals, incompletes, unsatisfactory and failing grades do not count. The credits you enroll in for the extra term count towards that minimum.

Confused? An example might help:

An academic year at UF is 24 credits. A student earns a total of 21 credits during the fall and spring semesters. For the third, or “extra” term, the student enrolls for six credits. Three of those credits complete the first 100% of Pell. The remaining three credits would go towards the second 100% of Pell eligibility.

Just as with regular Pell, eligibility for extra Pell monies is determined by the results of a student’s FAFSA. Contact SFA to see if you’re eligible.

**More Details**

With the year-round Pell, it is possible that you can get a federal Pell Grant for a summer term even if you don’t meet the minimum credit accrual, as an advance of sorts against your following year’s entitlement. Your fall award would not be affected, but whether you can get a full Pell award in the spring term would depend on how many credits you have earned in the year and how many you register for in the spring term.

Credit accrual is award year-specific. That is, credits earned in a prior award year do not count. A summer enrollment period that encompasses July 1 may be assigned to either the concluding year or the upcoming year; SFA makes this determination using applicable federal rules.

**Talk to an Adviser**

SFA understands that the year-round Pell is confusing—we encourage students with questions about the year-round Pell Grant to visit our office and speak with a financial aid adviser.
Applying for 2011-12 Aid
March 15, 2011 is UF’s On-Time Application Deadline

Apply Online
for the Best Aid
About 94 percent of aid applicants nationally now apply online. We recommend filing online using the FAFSA website. Filing an online FAFSA can save you weeks of processing time. The online application also has edit checks to catch errors.

To apply online, go to www.fafsa.ed.gov and follow the instructions. For assistance, stop by the SFA Student Resource Center in S-107 Criser Hall.

Apply Early
for the Best Aid
Apply by mid February to meet UF’s “on-time” application deadline—March 15, 2011. Students whose files are complete by the March 15 deadline are given priority status over students whose applications are late. Missing the deadline could mean not receiving desirable aid for which you may qualify.

For your application to be considered “on-time,” Student Financial Affairs (SFA) must receive your FAFSA results, with a calculated Expected Family Contribution (or EFC), from the federal processor by March 15.

Apply early—give the feds enough time to send your FAFSA data to our office before March 15. Don’t settle for leftovers when it comes to financial aid.

Apply NOW
for the Best Aid
Federal aid is generally the most desirable aid available to students. Federal loans, for example, are more advantageous for the student, both in terms of interest rates and repayment terms. Missing UF’s “on-time” application deadline of March 15 will mean that you may not qualify for the best aid available.

You must reapply each year to receive financial aid. Student financial aid is not renewed automatically.

ACG/SMART Grants Ending
Summer 2011 Will Be Last Term
The Higher Education Reconciliation Act of 2005 created two new grant programs for undergraduates: the Academic Competitiveness Grant (ACG) program and National Science and Mathematics Access to Retain Talent (SMART) Grant program.

The ACG program was intended to encourage students to take challenging courses in high school and thus increase their likelihood of success in college. The National SMART Grant program was intended to encourage students to pursue certain college majors considered in high demand in the global economy.

Both the ACG and SMART programs were made available for the first time for the 2006-2007 school year for first-year college students who graduated from high school after January 1, 2005. Since then, students with Pell eligibility have been evaluated for both ACG and SMART eligibility. Because they have not been reauthorized by Congress, the ACG and the National Science and Mathematics Access to Retain Talent (National SMART) Grant will end with the 2010-2011 award year.

Summer 2011 will be the last term ACG/SMART can be awarded.

February:
FAFSA Workshops in Residence Halls
Students in various residence halls around campus will have the opportunity of speaking with SFA staff in the comfort of their own home during February.

Each week in February, SFA staff will be tabling in a different residence hall. Students can talk to financial aid professionals directly about any aspect of the financial aid process, but these help sessions are focused primarily on helping students complete their FAFSAs before the March 15 deadline.

The sessions will be offered at Broward, Murphree, Beaty, Jennings, and Graham halls. See SFA’s website for further details, including times and locations. More info: http://www.sfa.ufl.edu/news/fafsa-help-sessions-in-february
Financial Aid in the News

Obama’s 2012 Budget Maintains $5,550 Pell Max
(www.nasfaa.org, 2/15/11)

President Obama unveiled his proposed budget for the 2012 fiscal year this week, and while it would maintain the current maximum Pell Grant award of $5,550, it proposes changes to many other federal aid programs.

Among the proposed changes:
• Revoking the “year-round” Pell, saving an estimated $8 billion.
• Elimination of Stafford loan subsidy for graduate students
• Proposed restructuring of the federal Perkins Loan Program, making it similar to the Direct Loan Program.
• Creating a financial incentive for borrowers to simplify their loans, combining loans from both FFEL and Direct Loans to a single servicer, outside of loan consolidation.
• Enhancing the transfer of data from the IRS to enable more accurate FAFSA information. Verification requirements would be changed as well.
• Extending the American Opportunity Tax Credit

The President’s proposed budget is of course only the beginning of what will surely be a long and immensely political battle.

More information about the proposed federal budget as it relates to education and financial aid can be found at http://www2.ed.gov/about/overview/budget/budget12/index.html.

The White House website has an outline of the proposed budget for the Department of Education at http://www.whitehouse.gov/sites/default/files/omb/budget/ty2012/assets/education.pdf

SFA’s Scholarship Search Engine
www.sfa.ufl.edu/search

To better help students secure the necessary funding to pursue their educational goals at the University of Florida, the Office for Student Financial Affairs (SFA) has launched a comprehensive Scholarship Search Engine, at www.sfa.ufl.edu/search.

The Search Engine is a database of both college-awarded and non-UF scholarships available at the University of Florida. It is the most current, up-to-date listing of UF scholarships. We get our information directly from the colleges and departments each year as we prepare our Gator Aid Handbook.

The Scholarship Search Engine allows users to search by a number of criteria, such as college, major, deadline, degree, required GPA, and required class standing.
• Advanced Search, which allows users to choose multiple criteria and search within the results.

Users can also save scholarship searches, as well as email the results to themselves or a friend.

Using RSS, students can subscribe to the “feed” from any academic unit (college or department) and their web browser or feed aggregator will alert them automatically when listings are updated or added.

We hope the Scholarship Search Engine will be a useful resource for students (and staff) at the University of Florida.

Do you still need Financial aid for 2010-11?

We encourage applying online using the FAFSA website at http://www.fafsa.ed.gov. It’s faster than filling out a paper FAFSA, and there are built-in edits to help prevent application errors. You can also track the status of your FAFSA after you apply.

Students who need help applying online can use the SFA Resource Center in the SFA lobby.

Gator Aid Application Guides for 2010-11 are available at SFA in S-107 Criser Hall. They are also available electronically from our website, http://www.sfa.ufl.edu/publications/#appguides.
**SFA Podcast**

**Financial Aid In Your Earbuds**

Do you want quick, no-nonsense financial aid information delivered right to your .mp3 player or computer? Then the SFA podcast series is for you.

The SFA podcast series brings you up-to-date tips, news, and updates especially for Gators. Each episode will cover topics of interest to students receiving financial aid at UF.

Recent podcast topics include: Borrowing Smart in Today’s Economy, Spring Reminders, and a video tutorial on StudentLoans.gov.

There are three ways to access these audio presentations:
- Listen to the stream directly using the embedded audio player
- Subscribe to the podcast using iTunes or a similar program
- Subscribe to the RSS feed using a feed aggregator (many web browsers do this automatically)

Once you’ve subscribed using iTunes or your favorite RSS aggregator, new episodes will download automatically.

The SFA podcast is located at [http://www.sfa.ufl.edu/podcast](http://www.sfa.ufl.edu/podcast).

The podcast episodes are also available on SFA’s Facebook page, [http://www.facebook.com/ufsfa](http://www.facebook.com/ufsfa).

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

**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, [http://www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org).

Send questions by e-mail: 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

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**SFA CALENDAR**

**March 7-12, 2011**
Spring Break

**March 15, 2011**
UF’s On-Time Financial Aid Application Deadline

**March 18, 2011**
Deferred Fee Payment Deadline

**April 8, 2011**
Last Day to Drop a Course by College Petition

**April 20, 2011**
Last Day of Classes

**April 29-30 & May 1, 2011**
Commencement

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**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)

Federal Direct Loan Servicing Online
1-800-848-0979; 1-800-848-0983 (TTY)
[www.dlssonline.com/borrower/BorrowerWelcomePage.jsp](http://www.dlssonline.com/borrower/BorrowerWelcomePage.jsp)

Federal Direct Loan Consolidation
1-800-557-7392; 1-800-557-7395 (TTY)

Federal Direct Loan Information
[http://www.studentloans.gov](http://www.studentloans.gov)
- View loan documents
- Entrance Counseling
- Sign MPN
- Complete PLUS Request Process

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**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, D3-19E
Health Sciences Center
(352) 273-5999

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

**College of Medicine**
Eileen Parris
M-128 Health Sciences Center
(352) 273-7939

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

**MBA/Graduate Business Programs**
Connie Reed
Hough 203
(352) 273-4960