

Financial Aid Award

2019-2020

The UF Office for Student Financial Affairs (SFA) is pleased to offer you the aid listed on your Award Letter and UF Shopping Sheet available at ONE.UF.

SFA has considered your eligibility for grants, scholarships, part-time employment, and loans, and your award letter represents the best award possible, given our available funds and guidelines for each program. This award reflects our confidence in your ability to complete your college studies. How well you use these resources will have a significant effect on your success at the University of Florida.

Your award summary contains important information about your financial aid award, including specific information about your obligations when you receive aid. It provides the names of your expected awards along with their estimated amounts, itemized by semester. It also contains information on how to accept this award, how to report additional outside resources, and important facts about how you will receive your financial aid.

A UF Shopping Sheet is available to you at ONE.UF. The Shopping Sheet is a consumer tool that is designed to simplify information about costs and financial aid in an easy-to-read format. It will help you in comparing institutions in terms of grant and scholarship amounts, net costs, graduation rates, loan default rates, median borrowing, and estimated monthly loan payments after graduation.

For your own benefit, please take the time to read all the information provided carefully. You are responsible for being aware of all eligibility requirements and application procedures. Please understand that if you refuse any of the aid listed on your award package at ONE.UF, the university is not required to replace that aid with funds from other programs.

If you have questions after reading this information, contact a financial aid adviser for further assistance.

We wish you success in achieving your academic goals.

UF Student Financial Affairs

Check the Status of Your Financial Aid and More <http://one.uf.edu>

All students should keep track of their **financial aid file and awards** on UF's **ONE.UF** website. Visit <http://one.uf.edu> and select "Login with Gatorlink." Login with your Gatorlink username and password. In the new window that appears, scroll down to the "Financial Aid" section and select the correct award year under "View Your Summary." On the financial aid summary page that appears, students can view their satisfactory academic progress status, total aggregated loan debt, estimated cost of attendance, financial aid awards (grants, scholarships, workstudy, loans) along with their expected family contribution if a FAFSA was completed.

"**Related Links**" at the top of the financial summary page direct you to "Contacting a Financial Aid Adviser," "Direct Deposit," "Authorize Information Release," and "Shopping Sheet" information. Also on ONE.UF, students can accept, cancel or reduce your student loans; complete verification forms and other financial aid documents; report additional aid you are receiving; update your address with UF; and grant permission to have your financial aid pay all UF charges.

On ONE.UF, students can view "**Action Items**," then choose "**To-Dos**" to complete any and all requirements to receive the aid you have been awarded. "To-Do" items include verification documentation that must be completed before some aid can be disbursed.

In accordance with the Federal Family Educational Rights and Privacy Act of 1974 (FERPA) (20.U.S.C. 1232g), also known as the **Buckley Amendment**, and Section 228.093 of the Florida Statutes, the Office for Student Financial Affairs (SFA), University Bursar (UB), and Business Services are prohibited from releasing information concerning a student's financial aid status and any financial records without the written consent of the student. If a student would like SFA (the Financial Aid Office) and/or UB (the University Bursar) and/or Business Services (UF Bookstore, Gator Dining) to discuss their financial records with third parties (such as parents or scholarship donors), the student will need to complete the "**Student Authorization to Release Financial Information**" form found at ONE.UF.

<http://www.sfa.ufl.edu/process/additional-information/info-release>.

Visit SFA's Website for Additional Information www.sfa.ufl.edu

The Student Financial Affairs website includes a description of available financial aid programs as well as **information about applying for and receiving financial aid**. On SFA's website, you will also find features such as: the scholarship search engine; institutional loan disclosures; SFA's video series; SFA's newsletter; specific information for undergraduate students, graduate/professional students, and parents; and links to other UF sites. **Consumer Information** is available at <https://student.ufl.edu/consumerinfo.html>.

The quickest way to get assistance with your financial aid **questions and additional information about financial aid** is to submit your request at www.sfa.ufl.edu/help. You can also visit Student Financial Affairs in S-107 Criser Hall (Monday-Friday, 8am-5pm) or call 352-392-1275.

I. YOUR FINANCIAL AID PACKAGE

Your award package was developed according to federal, state, and institutional regulations to help meet your financial need for the period of August 2019 to May 2020. **All awards depend on available funds and are based on full-time enrollment. UF has the right to change or cancel awards if funds are unavailable, if your application contains incorrect data, if your financial situation changes, or if you do not enroll full-time.**

If there is a change in your eligibility, you will receive a revised award notification. Revised award notices and other important financial aid notices will be sent electronically to your Gatorlink email address. Be sure your Gatorlink address is up to date in the UF Directory and correctly configured to receive UF business correspondence. Some correspondence is sent through the U.S. Postal Service; therefore, you must also keep your “Local Home Data” and your “Permanent Home Data” up to date in the UF Directory.

All students should keep track of their financial aid file and awards on UF’s ONE.UF website. Visit <http://one.uf.edu> and select “Login with Gatorlink.” Login with your Gatorlink username and password. In the new window that appears, scroll down to the “Financial Aid” section and select the correct award year under “View Your Summary.” On the Financial Aid summary page that appears, students can view their satisfactory academic progress status, total aggregated loan debt, estimated cost of attendance, financial aid awards (grants, scholarships, workstudy, loans) along with their expected family contribution (if a FAFSA was completed).

Also on ONE.UF, students can view “Action Items,” then choose “To-Dos” to complete any and all requirements to receive the aid you have been awarded. “To-Do” items include verification documentation that may need to be completed.

II. FINANCIAL AID ADVISERS

If you have a question about your award or need financial assistance, contact your financial aid adviser in S-107 Criser Hall between 8:00 a.m. and 5:00 p.m., Monday through Friday, or call (352) 392-1275.

Students can also contact a financial aid adviser at the “Financial Aid Help” page at <http://www.sfa.ufl.edu/help>.

III. YOUR AWARD LETTER

Take Action on Your Awards

To Decline, Reduce, or Accept your aid award, read the “Financial Aid Programs” and “Receiving Your Aid” sections of this guide; then go to <http://one.uf.edu> and select “Login with Gatorlink.” Login with your Gatorlink username and password. In the new window that appears, scroll down to the “Financial Aid” section and select the correct award year under “View Your Summary.” On the Financial Aid summary page that appears, scroll down to “Award Package” and select any award that has a “Take Action” button. Students can decline, reduce or accept from the instructions on the screen.

Also on ONE.UF, view “Action Items,” then choose “To-Dos” to complete any and all requirements to receive the aid you have been awarded.

Update Your Award

Report Additional Aid:

If you are receiving aid not listed on your award letter (including aid from private organizations, foundations, and any awards paid directly to you), go to <http://one.uf.edu> and select “Login with Gatorlink.” Login with your Gatorlink username and password. In the new window that appears, scroll down to the “Financial Aid” section and select the correct award year under “View Your Summary.” On the Financial Aid summary page that appears, students can “Report Additional Aid.” Select “+ Add Additional Aid” and follow the directions on the screen. *Do not report UF Scholarships, Bright Futures Scholarships, Florida Prepaid, or Private Loans.*

After you submit information on ONE.UF, you will receive notification of your revised award via email to your Gatorlink account. Check the new award to confirm that all changes were made correctly. If additional awards reported cause your need to be overmet, adjustments to current awards may be necessary.

To Appeal Your Aid Award:

If you think an aspect of your financial situation has been overlooked that would affect the evaluation of your need, you are entitled to submit a Financial Aid Revision Petition available at <https://www.sfa.ufl.edu/forms>. Contact your financial aid adviser in S-107 Criser Hall. March 1–June 1 is the preferred time period in which to petition your aid award.

Financial Aid Awards

Awards listed on your award letter are only predictions of what you may be eligible to receive. They are NOT official award commitments. You must meet all program eligibility requirements to receive a disbursement from any award.

– If a **Florida Student Assistance Grant** is part of your award, information from your FAFSA and the State of Florida was used to predict this grant based on full-time enrollment. You must meet all eligibility criteria to receive funds.

– If a **Florida Bright Futures** (Florida Academic or Florida Medallion) or a **José Martí Scholarship Challenge Grant, Rosewood Family Scholarship, Benacquisto Scholarship, or Scholarship for Children & Spouses of Deceased or Disabled Veterans** is part of your award, information from UF admissions files and the State of Florida was used to predict your eligibility. Determination of eligibility is made by the Florida Department of Education. The actual amount you receive will be calculated after the Drop/Add period of each semester.

– If a **Federal Pell Grant** is part of your award, the prediction of your award was based on full-time status and information from your FAFSA. The actual amount you receive will depend on your enrollment status and on the Expected Family Contribution (EFC) listed on your Federal Student Aid Report. Your award will be calculated after the Drop/Add period of each term.

– If a **Presidential, UF Gold, UF Platinum, Admissions Alumni, Sunshine, Admission Honors, or Gator Nation Scholarship** is part of your award, information from the UF Admissions Office was used to predict your eligibility. Final determination of recipients will be made by the UF Admissions Office.

– If **Federal Direct Subsidized or Unsubsidized Loans** are a part of your award, you will need to reduce or accept the award in order for it to be disbursed to you.

– If a **Federal Direct PLUS Loan** is a part of your award, the award is for informational purposes only. To receive this loan, PLUS applicants must complete the PLUS application at <https://studentloans.gov>. All PLUS loans are subject to credit approval.

If you do not want the loan, use the “Take Action” button on your ONE.UF Award Package to decline it.

– If a **National Merit Award** is listed as part of your award, information from the UF Admissions Office was used to predict your eligibility for this scholarship. Final determination for these scholarships will be made by the UF Admissions Office.

IV. OVERMET NEED

If the total amount of your aid exceeds your gross financial need as a result of you receiving additional outside aid (such as a scholarship or fellowship) not listed on your award letter, or due to a change in your expected family contribution, your need is considered overmet. Certain federal programs require UF to adjust awards to eliminate overmet need; others, such as Federal Pell Grant and private scholarships, do not require this. **If you receive funds that cause your need to be overmet, you may be required to repay the overmet amount. You will be notified should this occur.**

V. FINANCIAL AID PROGRAMS

Following is a brief description of programs that may appear on your award letter. For more information, refer to SFA's website at <http://www.sfa.ufl.edu>.

Grants

Grants are awarded to students with the greatest financial need. They do not have to be repaid.

Federal Pell Grant

The Federal Pell Grant program is the largest federally funded undergraduate grant program. Your award is based on your enrollment status and on your Expected Family Contribution (EFC) as determined by a federally established formula. Full-time awards range from \$650 to \$6,195 per academic year.

Federal Supplemental Educational Opportunity Grant (SEOG)

SEOG is a federally funded grant program awarded by SFA to undergraduates who demonstrate exceptional financial need. Awards generally range from \$100 to \$2,000 per academic year.

Teacher Education Assistance for College and Higher Education (TEACH) Grant

The TEACH Grant is a federally funded program that provides up to \$4,000 per year in grants for graduate and undergraduate studies to students who intend to teach full-time, for at least four years, in high-need subject areas at schools serving students from low-income families. Part-time students are eligible, but the maximum grant will be reduced.

To receive the grant, students must be enrolled in one of UF's TEACH Grant eligible programs, as determined by UF's College of Education and complete a TEACH Grant application annually. Note: if students do not fulfill ALL program requirements, TEACH Grants must be repaid as Federal Direct Unsubsidized Stafford Loans. Interest will accrue from the date of the original disbursement.

Florida Student Assistance Grant (FSAG)

FSAG is a need-based, state grant program for undergraduate students attending eligible Florida institutions. Recipients must meet Florida residency requirements for state student aid and be enrolled in eligible academic degree programs. Awards range from \$200 to \$2,610 per academic year.

I. Douglas Turner Grant

This UF-funded grant program is awarded by SFA to undergraduates who demonstrate exceptional financial need. Awards generally range from \$200 to \$5,000 per academic year.

UF Graduate and Professional Grants

These UF-funded grants are awarded by SFA to graduate and professional students who demonstrate exceptional financial need and are enrolled at least half-time. Awards generally range from \$100 to \$3,000 per academic year.

Scholarships

Scholarships are awards that are based on grades, financial need, or special criteria and do not have to be repaid. Students do not have to work or perform service to receive scholarship funds.

Florida Bright Futures Scholarship

This State of Florida scholarship program has two awards: the Florida Academic Scholars Award and the Florida Medallion Scholars Award. Each award has different academic eligibility criteria and offers a different amount based upon enrollment. The top-ranked scholar from each school district receives an additional award, also based upon enrollment, called the Florida Top Scholars Award.

Students will be required to repay the amount awarded for any course dropped or withdrawn unless the student appeals for, and is granted, an exception.

UF Admissions Office Scholarships

The UF Office of Admissions awards academic scholarships to incoming freshmen and transfer students based on academic ability and achievement.

State of Florida Scholarships

The State of Florida Office of Student Financial Assistance (OSFA) administers the José Martí Scholarship Challenge Grant, the Rosewood Family Scholarship, the Benacquisto Scholarship, and the Scholarship for Children & Spouses of Deceased or Disabled Veterans. Each program has specific eligibility requirements, application procedures, award amounts, and renewal requirements.

For more information visit the OSFA website at <https://www.floridastudentfinancialaidsg.org/SAPHome>.

Machen Florida Opportunity Scholarship

This scholarship program is awarded by SFA to incoming freshmen who are first-generation, first time in college. Florida residents whose FAFSA results are received by the December 15 "on-time" deadline and meet specific income guidelines are considered. A limited number of scholarships are offered and award amounts vary depending on the student's need, as determined from the FAFSA.

SFA-Administered Scholarships

Many privately funded scholarships are available through the University and awarded by SFA. Scholarships are awarded based on guidelines provided by donors. The value ranges from \$200 to \$3,000 per academic year. Full-time enrollment is required to receive funds, and a FAFSA must be completed with priority given to students who meet the December 15 "on-time" deadline. A complete list of these scholarships is available on the SFA website at <http://www.sfa.ufl.edu/types-of-aid/scholarships>.

Student Loans

Borrowing money for college is a serious financial obligation, and students should carefully consider the amount of debt they incur. In addition to principal borrowed, interest is charged for use of funds.

Most long-term student loans have interest rates that range from 4% to 9% and offer deferred repayment provisions.

Interest rates for all Direct Loans are subject to change. Check the SFA website for current rates.

Further information on federal loans (including current rates) is available through the U.S. Department of Education at <http://studentloans.gov>. Interest rates and other information on UF institutional loans can be found at <http://www.sfa.ufl.edu/types-of-aid/loans>.

Federal Direct Loan Program

The Direct Loan Program consists of the Subsidized Stafford, the Unsubsidized Stafford, and the PLUS loan programs. To receive a Federal Direct Loan, you must be enrolled at least half-time and have completed a FAFSA.

Subsidized Loans are loans for undergraduate students with financial need, as determined by cost of attendance minus expected family contribution and other financial aid (such as grants or scholarships). Subsidized loans do not accrue interest while the student is enrolled at least half-time.

Unsubsidized Loans are loans for students that are not based on financial need. Eligibility is determined by your cost of attendance minus other financial aid (such as grants or scholarships). Interest is charged during in-school, deferment, and grace periods. Unlike a subsidized loan, you are responsible for the interest from the time the unsubsidized loan is disbursed until it's repaid in full. You can choose to pay the interest or allow it to accrue and be capitalized (added to the principal amount of the loan). Capitalizing the interest will increase the total amount you have to repay.

Both subsidized and unsubsidized loans have a fixed interest rate, and repayment is deferred until a student graduates, withdraws, or enrolls less than half-time.

Federal Direct PLUS/Graduate PLUS Loans are for parents of dependent undergraduate students and for eligible graduate students. Parents or graduate students may borrow up to the cost of attendance minus other financial aid through the PLUS Program. There are no aggregate loan limits. Borrowers cannot have an adverse credit history. Repayment begins within 60 days after final loan disbursement, unless the borrower is eligible for a deferment.

Parent and Grad PLUS borrowers must complete the application at <http://studentloans.gov>.

University of Florida Long-Term Loans

SFA awards these university and/or private donor, need-based loans, including the SAFE Loan, the Meril S. Beers Loan, the Cora B. Pilling Loan, the John G. and Fannie F. Ruge Memorial Loan, the Hart R. Stringfellow Loan, and the Arthur L. Wallace Loan. Most long-term student loans offered by UF have interest rates that range from 4% to 9% and may offer deferred repayment provisions.

Each UF long-term loan has its own disclosure documentation. Promissory notes and disclosure notices must be signed and returned to the University Bursar (UB) in S-113 Criser Hall before loans can be disbursed. More detailed information and disclosure notices, can be found on SFA's website at <http://www.sfa.ufl.edu/types-of-aid/loans/uf-long-term-loans>.

Employment

Part-time employment is available for students through the Federal Work Study (FWS), Student Other Personnel Services (STAS), and Florida Work Experience (FWEP) programs. In order to be eligible, an individual must be a UF degree-seeking student enrolled at least half-time. Students, on average, work between 10 and 20 hours per week, earn at least Florida's minimum wage per hour, and are paid on a biweekly schedule.

Job opportunities exist for all students whether or not they are eligible for financial aid. Students can view available job postings by going to <http://jobs.ufl.edu>. For more information on student employment, go to <http://www.sfa.ufl.edu/types-of-aid/employment>.

Federal Work-Study (FWS)

FWS is a federally funded, need-based, student work program (including the Federal Community Service component) which is awarded by SFA. Students participating in the FWS program must maintain satisfactory academic progress. To view this award, login with your Gatorlink username and password at <http://one.ufl.edu>. In the new window that appears, scroll down to the "Financial Aid" section and select the correct award year under "View Your Summary." On the Financial Aid summary page that appears, scroll down to "Award Package" and "Work Study." To receive FWS, students must look for work-study positions at <https://jobs.ufl.edu>.

Florida Work Experience Program (FWEP)

FWEP is a state-funded, need-based, student work program which is awarded by SFA.

Student Other Personnel Services (STAS)

STAS employment is an institutionally and state-funded program which is not based on financial need. Application for this program is open year-round. Students participating in STAS are not required to have a work permit, but they are required to maintain a minimum 2.0 grade point average. The department will verify your enrollment status before appointing you. Students can provide the hiring department a copy of their semester schedules, available on ONE.UF.

VI. ENROLLMENT REQUIREMENTS

To receive federal aid, students must be enrolled in coursework required for their degree. Furthermore, most aid programs require students to be enrolled at least half-time; however, due to limited funds, priority is given to full-time students. Federal Pell Grants, TEACH Grants, FSAG, and Florida Bright Futures awards are prorated according to enrollment status. Students who enroll less than full-time may have their

aid adjusted after the drop/add period. Please refer to the following chart for minimum enrollment eligibility requirements.

CLASSIFICATION	FULL-TIME*		HALF-TIME*	
	Fall/Spring	Summer	Fall/Spring	Summer
Undergraduate/Post Baccalaureate	12	12	6	6
Graduate	9	8	5	4
Law (JD)	10	5	5	3
Medical, Dental, VetMed	1	1	1	1

* Credit hours for minimum enrollment eligibility requirements.

VII. RECEIVING YOUR AID

Address Policy

You are responsible for keeping your current "UF Business Email Address," your "Local Home Data," AND your "Permanent Home Data" up to date in the UF Directory. Update these using myUFL at <http://www.my.ufl.edu>.

Disbursement

Students receive financial aid by Direct Deposit from the University Bursar (UB), generally after classes begin and as soon as aid is available. Direct Deposit is required for the delivery of financial aid funds for students and recommended for Parent PLUS borrowers.

To sign up, go to ONE.UF at <https://one.ufl.edu/campusfinances/directdeposit> and sign in with your Gatorlink username and password. Follow the instructions on the screen. Please direct any questions about Direct Deposit to the University Bursar (UB) at (352) 392-0737.

UB disburses aid only after verifying enrollment status and making sure students have no financial or academic holds on their records. All current term unpaid tuition/fees, UF housing charges, and UF Bookstore charges are deducted from students' financial aid before disbursement. Other accounts receivable charges, such as parking and library fines, and meal plans may be deducted upon completion of a UF permissions form, available at <http://one.ufl.edu>. Financial aid may not be used to pay prior-term tuition/fees.

Important Loan Disbursement Information

Loan Entrance Counseling

Before loans can be disbursed, first-time Federal Direct Stafford and Federal Direct Graduate PLUS borrowers must complete Entrance Counseling. Federal Direct Loan borrowers must go to <http://studentloans.gov>.

Federal Direct Stafford Loan Acceptance

Stafford Loan borrowers must "accept" each term's award at ONE.UF before their funds can be released. Visit <http://one.ufl.edu> and select "Login with Gatorlink." Login with your Gatorlink username and password. In the new window that appears, scroll down to the "Financial Aid" section and select the correct award year under "View Your Summary." On the Financial Aid summary page that appears, scroll down to "Award Package" and then to "Loans." Select the "Take Action" button to accept, reduce or decline loans listed. Accept loans early to get your funds at the beginning of the term. See SFA's website at <http://www.sfa.ufl.edu/process/receiving-your-aid/disbursements> for more complete information on loan processing and disbursement. If you are sure you don't want to receive a loan, decline it.

Federal Direct Stafford Loan Master Promissory Notes

Previous Stafford Loan borrowers should already have a Stafford Master Promissory Note (MPN) on file. New borrowers who do not have an MPN on file must go to the federal website at <http://studentloans.gov> to complete one.

Federal Direct PLUS Loan Master Promissory Notes

New Parent PLUS and Graduate PLUS borrowers who do not have a PLUS Master Promissory Note (MPN) on file must go to the federal website at <http://studentloans.gov> to complete one.

Promissory Notes for UF Long-Term Loan Borrowers

The University Bursar (UB) will mail promissory notes to all UF Long-Term loan borrowers. These promissory notes must be signed and returned to UB in S-113 Criser Hall before the loans can be disbursed.

Federal Work-Study/Florida Work Experience

If Federal Work-Study (FWS) or the Florida Work Experience Program (FWEP) is part of your financial aid, you will be paid for hours worked on a biweekly schedule, in accordance with the UF payroll schedule.

VIII. FEDERAL VERIFICATION

Federal verification is a process of confirming selected data supplied by the applicant and/or parents to the federal government. If your application is selected for verification, you will receive an email from SFA to check your “To Dos” list on ONE.UF for the documents you are required to provide. Do not submit any documents unless you are requested to do so. If your application is selected for verification, aid cannot be disbursed to you until you have submitted all requested documents and the accuracy of your information has been reviewed and verified. This process can take three weeks or more. Login at ONE.UF, scroll to “Action Items,” then choose “To-Dos” to complete any and all verification requirements to receive aid you have been awarded.

IX. SATISFACTORY ACADEMIC PROGRESS

Students receiving federal financial aid are required to maintain satisfactory academic progress. A copy of UF’s financial aid satisfactory academic progress policy is available on SFA’s website at <http://www.sfa.ufl.edu/process/additional-information/satisfactory-academic-progress-policy>. This policy, satisfactory academic progress petition information, and forms may be printed from ONE.UF or from the SFA website.

X. WITHDRAWAL & REFUNDS

The Office of the University Registrar assists students who wish to withdraw from UF and coordinates the process. Complete information, as well as the application, can be found on the Registrar’s website at <http://www.registrar.ufl.edu/services/withdrawals.html>.

If you officially withdraw or stop attending all courses, you may be required to repay all or part of the financial aid disbursed to you in the term you withdraw.

Students receiving federal funds may be required to repay aid determined to be “unearned.” The earned/unearned calculation is based on the percentage of days you attended during the term in which you withdrew. The amount of aid you have earned is determined on a pro-rata basis. For example, if you completed 30 percent of the term you withdrew, you earn 30 percent of the federal aid you received. Once you have completed 60 percent of the term, you are considered to have earned all of your aid.

The difference between your earned federal aid and 100 percent equals the percentage of unearned federal funds that are subject to repayment. Federal regulations require Title IV aid to be refunded in the following order:

1. Federal Direct Unsubsidized Stafford Loans
2. Federal Direct Subsidized Stafford Loans
3. Federal Direct Graduate PLUS Loans
4. Federal Direct PLUS Loans (for parents)
5. Federal Pell Grants
6. Federal Supplemental Educational Opportunity Grants
7. Federal TEACH Grants
8. Iraq & Afghanistan Service Grants

For any loan funds that you must return, you (or your parent for a Parent PLUS Loan) may repay in accordance with the terms of your promissory note. That is, you make scheduled payments to the holder of

the loan over a period of time. If the funds you must repay are grants, federal regulations allow one half of the grant repayment to be forgiven. Any amount you do have to return is a grant overpayment, and you must make arrangements with UF or the U.S. Department of Education to return the funds.

Please Note:

(1) You may also be required to repay other federal, state, institutional, or private student financial aid programs based on the terms and conditions associated with those programs.

(2) UF is required to return to the applicable federal program account the unearned percentage of institutional charges (tuition, fees, on-campus housing). You may be billed by UF for any funds returned on your behalf.

(3) UF’s tuition refund policy is separate from the federal requirement to return unearned aid. Whether or not you receive a tuition/fee refund has no bearing on the amount you must repay under this formula.

Refunds

If, due to withdrawal, cancellation, or termination of attendance, you are entitled to a refund of tuition/fees (determined by the University Bursar) or campus housing charges (determined by Housing & Residence Education) and you received aid for the same payment period, part of your refund will be returned to the appropriate federal Title IV or institutional account. After accounts from which you received aid are reimbursed, any amount remaining will be returned to you.

XI. ADDITIONAL INFORMATION

CONFIDENTIALITY: UF 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’s financial information, and the type and amount of your aid are held in confidence. Information is released only with your written consent.

UF INFORMATION PRIVACY STATEMENT: UF values individuals’ privacy and actively seeks to preserve the privacy rights of those who share information with us. For more information, go to <http://www.privacy.ufl.edu>.

CONSUMER INFORMATION DISCLOSURE: The university is committed to providing important information to its students, faculty, and staff. Consistent with this commitment and pursuant to the university’s notice and reporting obligations under various laws, a comprehensive listing of relevant consumer information disclosures can be found at <https://student.ufl.edu/consumerinfo.html>.

Have financial aid questions or need additional information?

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

www.sfa.ufl.edu/help

Undergraduate and graduate students may request additional information or ask financial aid questions:

- Online at www.sfa.ufl.edu/help
- By phone at 352-392-1275
- In person in the Student Financial Affairs’ main office located in S-107 Criser. SFA is open Monday-Friday, 8:00 am - 5:00 pm (excluding holidays and UF closings).

Undergraduate students enrolled in **UF Online** can get assistance with financial aid:

- By phone at 352-294-3290
- By email at ufonlineonestop@mail.ufl.edu.

This document is available upon request in alternative formats for students with documented print-related disabilities. Hearing-impaired students should call the Florida Relay Service at 711 or 1-800-955-8771.

Viewing Your Financial Aid Awards and Summary

- 1 Visit <https://one.ufl.edu/> and select “Log in with Gatorlink.”
- 2 Log in to ONE.UF with your Gatorlink Username and Password.
- 3 In the new window that appears, scroll down to “Financial Aid” and “View Your Summary.”

The screenshot shows the ONE.UF website interface. At the top, there are navigation links for 'Student', 'Faculty/Staff', 'Registrar', 'Admissions', and 'Campus Resources'. The 'Financial Aid' section is highlighted, showing options for 'View Your Summary', 'Federal Aid Year 2019 - 2020', and 'Federal Aid Year 2018 - 2019'. Below this, there are sections for 'Announcements' (Spring 2019 Cultural Dates) and 'Student Self Service' (Additional services including Transcripts, Enrollment Verifications, Campus Financials, Billing and more).

- 4 Under “View Your Summary,” click on the “Federal Aid Year” you would like to view.

5 At the top of the new window that appears, you will see your current “Satisfactory Academic Progress” status.

6 Below, you can find your student indebtedness (under “Total Aggregated Loan Debt”). The total displayed includes loans that you have been awarded in your “Award Package” below. If you cancel or reduce your loans, this amount will change. You do not actually incur debt until a loan is paid to you.

7 Under “Summary” for the Federal Aid Year, you can view your estimated cost of attendance for the year. Click on the down arrow to view the estimated amounts by semester.

8 If you completed a FAFSA, you will also see your “Expected Family Contribution” displayed. This is a number used to determine your eligibility for need-based aid.

9 The “Award Package” displays your aid in three sections. “Gift Aid,” as the name implies, is free money such as scholarships and grants, which students do not have to repay.

10 “Work Study” is on-campus employment. To receive this form of aid, look for a work-study position at <https://jobs.ufl.edu>.

11 Loans are a form of financial aid that must be repaid. You can decline, reduce, or accept your loan by clicking the “Take Action” Button.

12 If you will be receiving aid from a source not listed on your aid summary, such as a scholarship, you should report it at the bottom of the page. Click the plus sign by “Add Additional Aid” and enter the name and total dollar amount of the award. **Do not report UF Scholarships, Bright Futures Scholarships, Florida Prepaid or Private Loans.**

13 You can access your “Shopping Sheet” at the top of the page under “Related Links.” The shopping sheet will appear in a new page and allows you to easily compare aid offers from different institutions.

14 If you have questions about your Financial Aid Summary, you can “Contact a Financial Aid Adviser” by clicking this link at the top of the page or visiting www.sfa.ufl.edu/help.

The screenshot shows the Financial Aid Summary page for Federal Aid Year 2019-20. It includes a navigation menu, a summary of the award package, and a detailed breakdown of the aid components.

Summary - Federal Aid Year 2019-20

- Estimated Cost of Attendance: \$27,122.00
- Expected Family Contribution: \$4,775.00

Award Package

Gift Aid	Offered	Accepted	Fall 2018	Spring 2019	Term Breakdown
Federal Pell Grant	\$1,925.00	\$1,925.00	\$1,925.00	\$0.00	Spring 2019
FL Academic Scholarship Award	\$6,381.00	\$6,381.00	\$3,190.50	\$3,190.50	Spring 2019
FL Academic Education Award	\$600.00	\$600.00	\$600.00	\$0.00	Spring 2019
Total	\$8,906.00	\$8,906.00	\$4,715.50	\$4,190.50	Spring 2019

Work Study

Offered	Accepted	Fall 2018	Spring 2019	Summer 2019
\$2,000.00	\$2,000.00	\$1,000.00	\$1,000.00	\$0.00
Total	\$2,000.00	\$1,000.00	\$1,000.00	\$0.00

Loan

Offered	Accepted	Fall 2018	Spring 2019	Summer 2019
\$1,142.00	\$1,142.00	\$1,142.00	\$0.00	\$0.00
Federal Direct PLUS Loan	\$3,500.00	\$1,750.00	\$1,750.00	\$0.00
Federal Direct Sub Loan	\$2,000.00	\$1,000.00	\$1,000.00	\$0.00
Federal Direct Unsub Loan	\$642.00	\$642.00	\$0.00	\$0.00
Total	\$7,284.00	\$4,534.00	\$4,534.00	\$0.00

Award Package Total

Amount	Status	Updated
\$19,846.00	Reported	02/02/2019 @ 10:17PM
\$4,775.00	Reported	02/02/2019 @ 10:17PM
\$268.00	Reported	02/02/2019 @ 10:17PM
\$19,813.00	Reported	02/02/2019 @ 10:17PM

Additional Aid

Method	Amount	Status	Updated
Method: Scholarship	\$268.00	Reported	02/02/2019 @ 10:17PM
+ ADD ADDITIONAL AID			

Related Links

- Contact a Financial Aid Adviser
- Direct Deposit
- Additional Information Request
- Shopping Sheet

Remember to visit ONE.UF often each semester to check for any outstanding requirements that could prevent your financial aid from being disbursed.

UNIVERSITY OF FLORIDA
STUDENT FINANCIAL AFFAIRS
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