

*gator*

# FINANCIAL AID



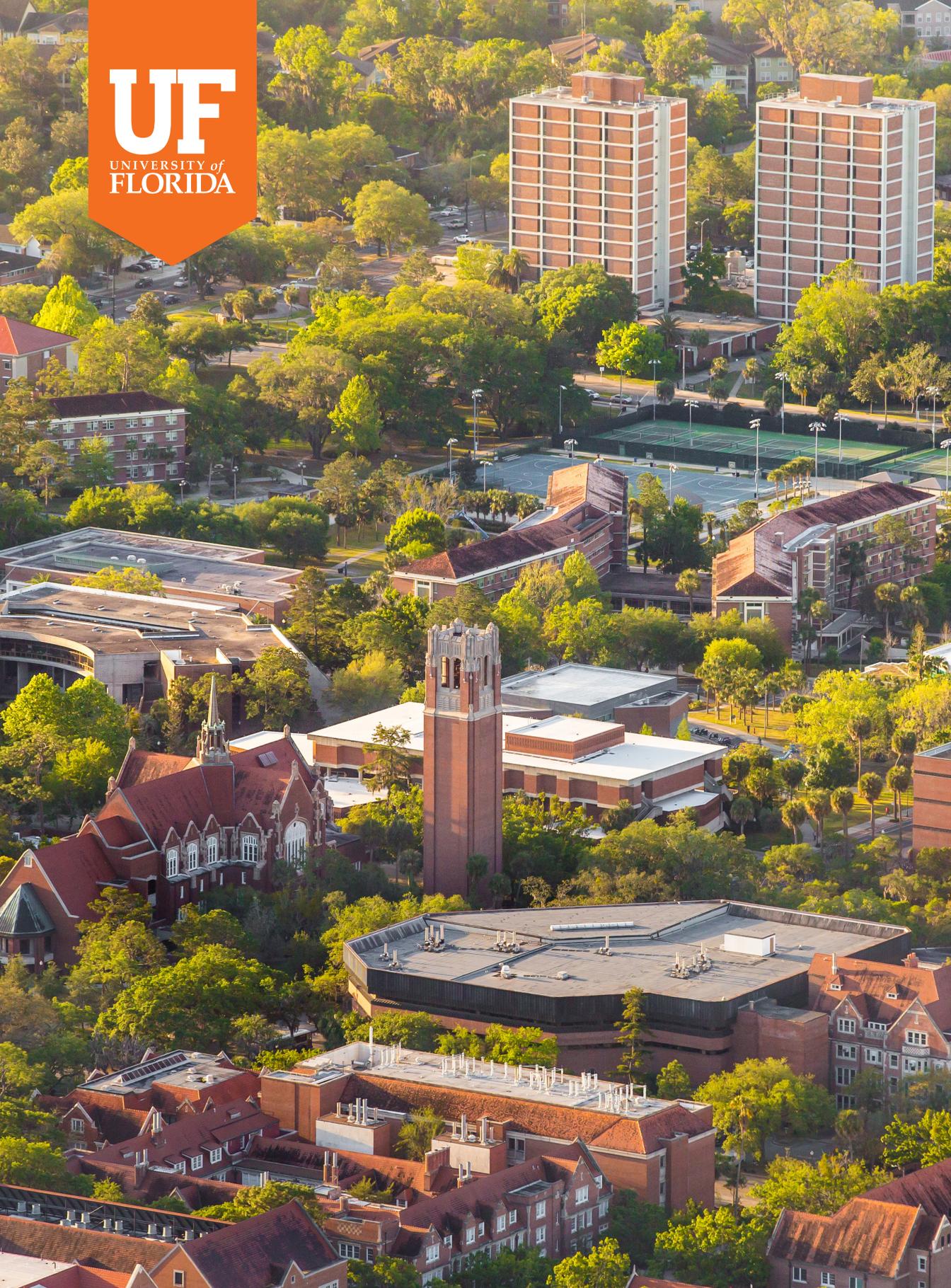
**Making your education at  
the University of Florida  
accessible and affordable**

A guide for students and families



# UF

UNIVERSITY of  
FLORIDA



# **The University of Florida is dedicated to helping make a high-quality education affordable to everyone.**

We encourage you — no matter your financial situation — to apply for financial aid as soon as possible. Applying early will help you maximize your financial aid options.

The **Free Application for Federal Student Aid (FAFSA)** is the first step in the UF financial aid process. Completing the FAFSA allows you to be automatically considered for federal, state and university financial aid programs.

The University of Florida welcomes accomplished students from across the socioeconomic spectrum, looking to build a community that is diverse in every way. UF is committed to a level of financial aid that reduces the cost of attendance for families of low or modest income.

**UF admits students without regard to their ability to pay. This helps to ensure that UF will always be accessible to talented students from the widest possible range of backgrounds.**

**#2**

**Best Value  
in Public  
Colleges**

Kiplinger's, 2019

# UF's Office of Student Financial Aid and Scholarships is dedicated to helping students obtain financial resources so they can achieve their educational goals.

## Financial Aid at the University of Florida

The **Free Application for Federal Student Aid (FAFSA)** is your first step in the financial aid process. Completing the FAFSA allows you to be automatically considered for federal, state and university need-based financial aid programs. Although you must be accepted for enrollment at UF before you are considered for financial aid, you should apply for aid before being admitted.

- ▶ **Complete the Free Application for Federal Student Aid (FAFSA)** at <https://studentaid.gov> or via the My Student Aid app.
- ▶ You can file a FAFSA as early as **October 1, 2021**, for the 2022-23 academic year.
- ▶ **To receive the best financial aid offer, complete the FAFSA as early as possible.**
- ▶ In order for the UF Office of Student Financial Aid and Scholarships (SFA) to consider you for a financial aid offer, you must be a degree-seeking, admitted student.

## How Need is Determined

The financial information you and your family provide on your FAFSA is used to determine your Expected Family Contribution (EFC) — how much you and your family are expected to contribute toward your educational expenses. Once your EFC has been determined, SFA will calculate your financial need.

## Your Financial Aid Offer

When UF receives your FAFSA information and you have been admitted to UF, the Office of Student Financial Aid and Scholarships (SFA) will offer you an aid package based on your eligibility. Students who complete a FAFSA and list UF as a “college of choice” are considered for all aid programs administered by SFA. In March 2022, admitted freshmen to UF who have filed the 2022-23 FAFSA will receive an official financial aid offer online at <https://one.uf.edu>.

**ONE.UF** (<https://one.uf.edu>) is UF's central student information portal.



# HOW TO APPLY FOR FINANCIAL AID

**Complete the 2022-23 Free Application for Federal Student Aid (FAFSA) on or after October 1, 2021.**

**Apply each year — financial aid is not renewed automatically.**

- ▶ Create an FSA ID at <https://studentaid.gov/fsa-id>. An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.
- ▶ Go to <https://studentaid.gov> or to the **My Student Aid app** to complete your FAFSA. Tips throughout the application help you understand the questions. Most people finish filling out the FAFSA in less than 30 minutes.
- ▶ List "University of Florida" and the UF Federal School Code (001535) as a school choice in the "School Selection" section.
- ▶ Sign your FAFSA electronically using your FSA ID. Parents of dependent students can also sign electronically but must request their own FSA ID.
- ▶ Use the IRS Data Retrieval Tool when possible to automatically import your tax information into your FAFSA.
- ▶ The 2022-23 FAFSA will use 2020 income and tax information for students and parents.
- ▶ After successfully submitting your FAFSA, print and keep the confirmation page. This page contains your confirmation number and other important information.



## Questions about the FAFSA?

Get assistance and answers at <https://studentaid.gov> or 1-800-433-3243.



## We are here to help you!

Do you need assistance from the UF offices of financial aid, admissions, registrar or bursar? Our OneStop Enrollment Services team is available to serve you conveniently by email, phone, in-person or via Zoom.

<https://onestop.em.ufl.edu/connect>

352-392-2244

**UF is committed to providing a world-class education that is affordable to students of all backgrounds.**



## **FINANCIAL AID PROGRAMS**

Your financial aid offer is comprised of a variety of funding sources and may include grants and scholarships that do not have to be repaid, loans that you will repay over time, and on-campus work-study employment opportunities. You must complete a FAFSA to be considered for all sources of need-based financial aid.

**TOP  
5**

**TOP PUBLIC  
UNIVERSITY**

U.S. News &  
World Report



## Grants

**Grants are gift aid (no repayment required) awarded to students who show financial need. All you need to do to be considered for grants is to complete the FAFSA.**

### ▶ Federal Pell Grant

The Federal Pell Grant is awarded to undergraduate students with exceptional financial need. The Federal Pell Grant awards can range from \$692 to \$6,895 for the 2022–23 award year.

### ▶ Federal Supplemental Educational Opportunity Grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduate students with exceptional financial need. Awards can range from \$100–\$2,000.

### ▶ Florida Student Assistance Grant

The Florida Student Assistance Grant (FSAG) Program is a need-based grant program available to degree-seeking, Florida resident, undergraduate students who demonstrate substantial financial need. FSAG awards range from \$200 to \$2,610 per academic year.

### ▶ Excellence Grants

Excellence Grants are meant to recognize our first-time in college, high-achieving students. We offer this four-year grant as part of a no-loan aid package to students who meet eligibility criteria.

### ▶ UF Undergraduate Grant

The UF Undergraduate Grant is targeted to students with an Expected Family Contribution (EFC) of \$7,500 or less. Award amounts are tiered based on the student's EFC.

### ▶ UF Welcome Grant

The UF Welcome Grant, typically from \$500–\$1,000, is a one-time award, provided to incoming first-time in college students with an Expected Family Contribution of \$7,500 or less. The award is paid in advance of the start of the term to assist the student in covering expenses related to their start in college.

### ▶ UF Orange & Blue Grant

The UF Orange & Blue Grant is awarded to transfer students with an Expected Family Contribution (EFC) of \$7,500 or less. The award is tiered at two levels depending on the student's EFC and is limited to two years of undergraduate funding.

**In 2019, UF undergraduates received over**

**\$300 million**  
**in grants and scholarships.**

## Scholarships

**Scholarships are financial aid awards designed to help students pay for an undergraduate degree. Like grants, scholarships do not have to be repaid.**

### ► Florida Bright Futures Scholarship

The Florida Bright Futures Scholarship Program, funded by the State of Florida Department of Education, provides scholarships based on high school academic achievement. For more information, visit your high school guidance office or call (888) 827-2004 prior to high school graduation.

<https://www.floridastudentfinancialaidsg.org>

### ► Benacquisto Scholarship

The Benacquisto Scholarship is offered to in-state residents by the Florida Department of Education and covers UF's standard cost of attendance less the amount of the Bright Futures Scholarship and National Merit Scholarship awards. UF offers a \$500 annual National Merit Scholarship to finalists who indicate UF as their first-choice institution by the National Merit deadline. UF's National Merit Scholarship qualifies as a college-sponsored scholarship, meeting one of the Benacquisto Scholarship requirements. The Benacquisto Scholarship Program is a state-funded program that is appropriated by the legislature each year.

### ► Machen Florida Opportunity Scholars Program

The Machen Florida Opportunity Scholars Program (MFOS) provides financial resources and individual support with the primary goal of graduating first-generation, low-income undergraduate students. By addressing systemic barriers and challenges, this distinguished scholarship provides funding up to the full cost of attendance for four years of undergraduate study. In addition, MFOS scholars will receive mentorship and comprehensive support programming to provide students with a positive and successful student experience at the University of Florida. After completing the FAFSA, students are invited to become MFOS scholars if they meet the initial eligibility criteria.

<https://www.sfa.ufl.edu/MFOS>

### ► Admission Scholarships

Some financial aid is offered based on financial need; however, the Admissions Office also awards merit scholarships. The scholarship review process is holistic and there is no automatic awarding of UF scholarships based on test scores or GPA. There is not a separate application for the Admission Scholarships, as all admitted students who apply by the November 1 freshman admission priority deadline are considered. The recipients are selected by a committee each spring and will be notified via email by mid-March.

<https://admissions.ufl.edu/cost-and-aid/scholarships>

- The Office of Admissions merit-based **Presidential Scholarships** are designed for in-state, high-achieving students. Students must be classified as Florida residents for tuition purposes by UF's February Decision Day in order to be considered for a Presidential Scholarship.

Presidential Scholarship  
\$5,000 per year / \$20,000 total  
Fall/Spring

Presidential Gold Scholarship  
\$8,000 per year / \$32,000 total  
Fall/Spring

Presidential Platinum Scholarship  
\$10,000 per year / \$40,000 total  
Fall/Spring



## Search for Scholarships

For information on additional UF scholarships, visit

<https://www.sfa.ufl.edu/types-of-aid/scholarships>.

We recommend that you take the initiative to research the wide range of scholarship opportunities sponsored by outside organizations. Many scholarships are offered by private companies and organizations, including high school guidance offices, local chambers of commerce, libraries, businesses, employers, financial institutions, local community groups and clubs, educational organizations, church groups, alumni associations, civic organizations and foundations.



- The Office of Admissions offers merit-based **Out-of-State Tuition Waivers** designed to reduce out-of-state tuition for selected students. Students must be classified as non-Florida residents for tuition purposes by UF's February Decision Day in order to be considered for a tuition waiver. If a student's residency is updated to in-state after being awarded a tuition waiver, they will no longer be eligible and the award will be rescinded.

#### Alumni Scholarship

Up to \$8,000 per year / \$32,000 total  
Fall/Spring

#### Sunshine Scholarship

Up to \$16,000 per year / \$64,000 total  
Fall/Spring

#### Gator Nation Scholarship

Up to \$20,000 per year / \$80,000 total  
Fall/Spring

### ► Honors Program Scholarships

The Honors Program offers the John V. Lombardi Scholarship and the Stamps Family Scholarship for incoming students who rank at the top of their class and demonstrate service to the community, extracurricular involvement, leadership and high moral character. The application cycle for these awards begins in the fall of each year; students should apply during their senior year in high school. Each Florida high school can nominate up to two students for these awards.

[www.honors.ufl.edu/admissions/lombardi--stamps-scholar-programs](http://www.honors.ufl.edu/admissions/lombardi--stamps-scholar-programs)



### UF's Scholarship Search Engine

is a searchable database of both UF college-awarded and private scholarships: <https://www.sfa.ufl.edu/search/resources>.

## Work-Study Employment

**Federal Work-Study provides part-time jobs for students with financial need, allowing them to earn money to help pay educational expenses.**

Students must complete a FAFSA in order to be considered for Federal Work-Study. Students who receive this form of financial aid must look for a work-study position at <https://jobs.ufl.edu>.

Work-study positions enable students to gain valuable work experience, build their résumés, make connections across campus, and have a more enriching college experience.

*“A Federal Work-Study position allows you to work in an environment with people that understand the challenges that come with balancing your studies and having a job, which makes them more compassionate towards the difficulties that you may face. You also get the opportunity to create a bond with colleagues and supervisors that care about your well-being and want to see you succeed.”*



— Lise-Carla Honore

## Loans

**Loans are a type of financial assistance that enable students and parents to borrow funds to help pay for educational expenses.**

A loan is money you borrow and must pay back with interest. Subsidized Loans do not accrue interest while you are in school for at least half-time or during deferment periods. You do not need to start paying back Subsidized Loans until six months after you graduate or leave school.

<https://www.sfa.ufl.edu/types-of-aid/loans>

## Florida Prepaid Plan

**The Florida Prepaid College Savings Plan is a program where families prepay for their child’s education at a fixed rate.**

For participating Prepaid students, the University Bursar bills the Florida Prepaid Program for tuition amounts covered according to their plan and automatically credits their tuition accounts.

If in addition to Florida Prepaid you also expect to receive other financial aid (including Florida Bright Futures), Florida Prepaid will be applied first to your tuition and applicable fees. After tuition, applicable fees, and other outstanding charges are paid by your financial aid, any remaining financial aid funds will be refunded directly to you.

<https://www.fa.ufl.edu/directive-categories/florida-prepaid-college-program>



# \$18,677

**average financial aid package**

of first-time, full-time freshmen who were awarded any financial aid

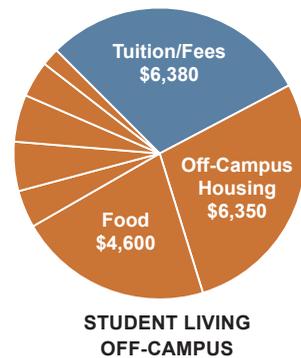
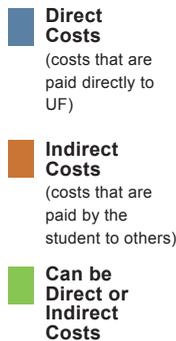
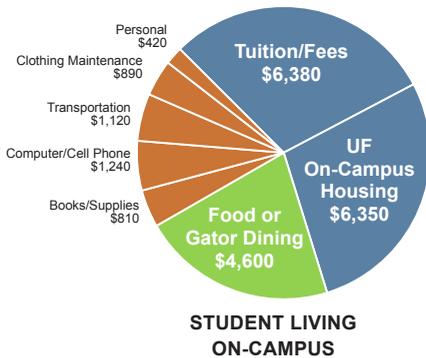
# University of Florida Cost of Attendance

| Costs                          | Florida Residents In-State    |                        |   | Out-of-State                  |                        |   |
|--------------------------------|-------------------------------|------------------------|---|-------------------------------|------------------------|---|
|                                | On/Off Campus Fall and Spring | On/Off Campus Summer B | Off Campus Fall and Spring UF Online/PaCE | On/Off Campus Fall and Spring | On/Off Campus Summer B | Off Campus Fall and Spring UF Online/PaCE |
| 2022-23 Undergraduate Expenses |                               |                        |   |                               |                        |   |
| Tuition / Fees                 | \$6,380                       | \$1,275                | \$3,876                                   | \$28,658                      | \$5,730                | \$16,580                                  |
| Housing                        | 6,350                         | 955                    | 6,350                                     | 6,350                         | 955                    | 6,350                                     |
| Food                           | 4,600                         | 810                    | 4,600                                     | 4,600                         | 810                    | 4,600                                     |
| Books and Supplies             | 810                           | 160                    | 810                                       | 810                           | 160                    | 810                                       |
| Computer/Cell Phone            | 1,240                         | 180                    | 1,240                                     | 1,240                         | 180                    | 1,240                                     |
| Transportation                 | 1,120                         | 185                    | 130                                       | 1,120                         | 185                    | 130                                       |
| Clothing Maintenance           | 890                           | 155                    | 890                                       | 890                           | 155                    | 890                                       |
| Personal                       | 420                           | 50                     | 420                                       | 420                           | 50                     | 420                                       |
| <b>Total Budget*</b>           | <b>\$21,810</b>               | <b>\$3,770</b>         | <b>\$18,316</b>                           | <b>\$44,088</b>               | <b>\$8,225</b>         | <b>\$31,020</b>                           |

\* These costs reflect estimated 2022-23 undergraduate expenses. Your costs may vary. For additional Out-of-State, UF Online, PaCE and Innovation Academy costs, visit [www.sfa.ufl.edu/cost](http://www.sfa.ufl.edu/cost).

## How much will I owe?

### Estimated In-State Costs for Fall 2022 and Spring 2023



**Many students have their tuition and fees fully paid by financial aid.**

The University of Florida offers several enrollment paths for undergraduates, all of which lead to the same prestigious UF degree.

- ▶ Pathway to Campus Enrollment (PaCE)
- ▶ UF Online
- ▶ Innovation Academy

For estimated cost of attendance information for each program, visit <https://www.sfa.ufl.edu/cost>.

**To receive the best financial aid offer, complete the FAFSA as early as possible.**

**UF is committed to making an undergraduate degree an affordable option for all students. We look forward to welcoming you to campus.**

# BEYOND THE MONEY

We are at our heart, a service organization. Besides disbursing financial aid funds, we strive also to assist and educate students by giving them the information, resources, and understanding necessary to become fiscally responsible and successful.

## Office of Student Financial Aid and Scholarships (SFA)

S-107 Criser Hall, P. O. Box 114025  
University of Florida, Gainesville, FL 32611-4025  
(352) 392-2244



Get help with your financial aid questions

**ASK ALLI** at [www.sfa.ufl.edu](http://www.sfa.ufl.edu)

### U.S. Department of Education

Federal Student Aid Programs  
(Federal student financial aid info;  
request a FAFSA; help filling out FAFSAs;  
questions on your  
application status; duplicate SARs)  
1-800-433-3243  
[www.studentaid.gov](http://www.studentaid.gov)

### Florida Department of Education

Office of Student Financial Assistance (OSFA)  
(State student aid programs  
including Bright Futures)  
Turlington Building  
Tallahassee, FL 32399  
1-888-827-2004  
[www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org)

### Other Helpful Websites

University of Florida  
[www.ufl.edu](http://www.ufl.edu)

University Bursar  
[www.fa.ufl.edu/bursar](http://www.fa.ufl.edu/bursar)

UF Admissions Office  
[www.admissions.ufl.edu](http://www.admissions.ufl.edu)

Honors Program  
[www.honors.ufl.edu](http://www.honors.ufl.edu)

University Registrar  
[www.registrar.ufl.edu](http://www.registrar.ufl.edu)

Florida Prepaid College Plan  
[www.myfloridaprepaid.com](http://www.myfloridaprepaid.com)

UF Online  
[ufonline.ufl.edu](http://ufonline.ufl.edu)

U.S Department of Education  
College Scorecard  
[collegescorecard.ed.gov](http://collegescorecard.ed.gov)



Please note: Some student-life photos featured in this publication were taken prior to COVID-19.  
For up-to-date information about UF's COVID-19 response, visit [coronavirus.ufl.edu](http://coronavirus.ufl.edu).

**The University of Florida is committed to nondiscrimination with respect to race, creed, religion, age, disability, color, sex, sexual orientation, marital status, national origin, political opinions or affiliations, or veteran status.**