The UF Office of Student Financial Aid and Scholarships (SFA) is pleased to offer you the aid listed on your Financial Aid Package and College Financing Plan available at ONE.UF.

We have considered your eligibility for grants, scholarships, part-time employment, and loans. Your aid package represents the best aid possible, given our available funds and guidelines for each program.

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

A College Financing Plan is available to you at ONE.UF. The College Financing Plan 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, and net costs.

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. To receive your offered aid, you will need to submit all required documentation.

If you have questions after reading this information, contact the OneStop at www.onestop.ufl.edu for further assistance.

We wish you success in achieving your academic goals.

UF Student Financial Aid and Scholarships
Decoding your Financial Aid Summary

To receive federal aid, you must be making Satisfactory Academic Progress toward a degree. Your current academic progress status will always display here.

Cost of Attendance: This is more than just the cost of your tuition! This amount represents our estimated cost for attending UF full-time and includes your tuition and fees, plus estimates for the costs of food, transportation, housing, and technology needs.

Your Aid Package may have different sections:
- **Gift Aid,** as the name implies, is free money such as scholarships and grants, which students do not have to repay.
- **Work Study** is on-campus employment. To receive this form of aid, look for a work-study position at [https://jobs.ufl.edu](https://jobs.ufl.edu).
- **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. Click the “(▲)” next to the aid listed to find out more about that aid type.

How much will I owe?
Tuition and fees are paid directly to UF. In-State Tuition and fees estimates are $6,380 for Fall 2024 and Spring 2025 and can be paid directly from your financial aid disbursement.

Financial aid for other educational expenses
You can calculate the amount of aid you have to pay for other educational expenses by subtracting the tuition/fees cost from your total aid package.

What does this mean?
After tuition and fees are paid, you can use the remaining aid towards your housing, food, books, supplies, a computer, cell phone, transportation, and other expenses.

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

Under “Related Links” you can “Contact a Financial Aid Adviser” with questions or view your “College Financing Plan.” The College Financing Plan will appear in a new page and allows you to easily compare aid offers from different institutions.

Related Links
- Contact a Financial Aid Adviser
- Direct Deposit
- Authorize Information Release
- College Financing Plan

Remember to visit ONE.UF often each semester, to check for any outstanding requirements under the “To-Do’s” in your “Action Items” that could prevent your financial aid from being disbursed.

Estimated In-State Costs for Fall 2024 and Spring 2025

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
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</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
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<tr>
<td>Living Expenses (Housing and Food)</td>
<td>$12,120</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,260</td>
</tr>
<tr>
<td>Miscellaneous Personal Expenses</td>
<td>$56</td>
</tr>
<tr>
<td>Total</td>
<td>$23,530.00</td>
</tr>
</tbody>
</table>

Additional information on UF Cost of Attendance for In-State, Out-of-State, PaCE, Innovation Academy and UF Online students is available at [www.sfa.ufl.edu/costs](http://www.sfa.ufl.edu/costs).
I. YOUR FINANCIAL AID

Your financial aid offer was developed according to federal, state, and institutional regulations to help meet your financial need for the period of August 2024 to May 2025. All financial aid depends on available funds and is based on full-time enrollment. UF has the right to change or cancel aid if funds are unavailable, if your application contains incorrect data, if your financial situation changes, or if you do not enroll full-time.

Your aid offer was created based on your financial need as determined by the U.S. Department of Education. Should your FAFSA be reprocessed by the Department of Education, SFA may be required to change your aid package as a result. If there is a change in your eligibility, you will receive a revised aid notification. Revised aid notices and other important financial aid notices will be sent to your Gatorlink email address. 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.

Keep track of your financial aid file and aid offer at ONE.UF. Visit [http://one.ufl.edu](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 aid year (2024-2025). On the financial aid summary page that appears, you can view your satisfactory academic progress status, estimated cost of attendance, financial aid package (grants, scholarships, work-study, loans) along with your student aid index (if a FAFSA was completed).

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

II. FINANCIAL AID ADVISING

If you have a question about your aid or need financial aid assistance, contact the OneStop between 9:00 am and 4:30 pm, Monday through Friday. Students can find contact information for the OneStop at [https://www.onestop.ufl.edu](https://www.onestop.ufl.edu).

III. YOUR FINANCIAL AID PACKAGE

Financial Aid Offers

Financial aid programs listed on your aid package are only predictions of what you may be eligible to receive. They are NOT official aid commitments. You must meet all program eligibility requirements and submit all required documentation to receive a disbursement from any aid program.

- If a Florida Student Assistance Grant is part of your aid offer, 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 Scholarship (Florida Academic or Florida Medallion), José Martí Scholarship Challenge Grant, Rosewood Family Scholarship, Benacquisto Scholarship, Florida Farmworkers Student Scholarship, Randolph Bracy Occoe Scholarship, or Scholarship for Children & Spouses of Deceased or Disabled Veterans is part of your aid offer, 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 aid offer, the prediction of your grant 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 Student Aid Index (SAI) listed on your Federal Student Aid Report. Your grant will be calculated after the drop/add period of each term.

- If a Presidential, UF Gold, UF Platinum, Florida Merit, Admissions Alumni, Sunshine, Honors, Distinguished Scholars or Gator Nation Scholarship is part of your aid offer, information from your admissions application was used to predict your eligibility. Final determination of recipients will be made by UF Financial Aid and Scholarships.

- If Federal Direct Subsidized or Unsubsidized Loans are a part of your aid offer, the loan is for informational purposes only. To receive this loan, PLUS applicants must complete the PLUS application at [https://studentaid.gov](https://studentaid.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 Aid Package to decline it.

- If a National Merit Award is listed as part of your aid offer, 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 Student Financial Aid and Scholarships Office and National Merit Scholarship Corporation.

To Appeal Your Financial Aid:

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 on the SFA Forms page at [https://www.sfa.ufl.edu/forms](https://www.sfa.ufl.edu/forms). You may submit your petition at any time during the school year and it will be reviewed in the order it was received.

Report Additional Aid:

If you are receiving aid not listed on your financial aid package (including aid from private organizations, foundations, and any aid paid directly to you), go to [http://one.ufl.edu](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 aid year (2024-2025). 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 aid via email to your Gatorlink account. Check the new aid to confirm that all changes were made correctly. If additional aid reported causes your need to be overmet, adjustments to current financial aid may be necessary.

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 aid package, or due to a change in your student aid index, your need is considered overmet. Certain federal programs require UF to adjust aid 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 aid package. For more information, refer to SFA’s website at [http://www.sfa.ufl.edu](http://www.sfa.ufl.edu).

Grants

Grants are offered to students with the greatest financial need, who are making satisfactory academic progress in a degree-seeking program. They do not have to be repaid.
Federal Pell Grant
The Federal Pell Grant program is the largest federally funded undergraduate program. Your grant is based on your enrollment status and your Student Aid Index (SAI) as determined by a federally established formula. Full-time grants range from $740 to $7,395 per academic year.

Federal Supplemental Educational Opportunity Grant (FSEOG)
FSEOG is a federally funded grant program offered to undergraduates who demonstrate exceptional financial need. Aid offers 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 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 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. Aid offers range from $200 to $2,610 per academic year.

UF Graduate and Professional Grants
These UF-funded grants are offered by SFA to graduate and professional students who demonstrate exceptional financial need and are enrolled at least half-time. Aid offers generally range from $100 to $3,000 per academic year.

UF Excellence Grants
These UF-funded grants are offered by SFA to undergraduate students who demonstrate exceptional financial need and are enrolled at least half-time. Aid offers vary based on financial need. Funding is limited to 4 years of undergraduate study.

UF Orange & Blue Grants
The UF Orange & Blue grants are offered to transfer students with a Student Aid Index (SAI) of $7,500 or less. The award is tiered at two levels depending on the student’s SAI and is limited to two years of undergraduate funding.

UF Undergraduate Grants
These UF-funded grants are offered by SFA to undergraduate students who demonstrate exceptional financial need and are enrolled at least half-time. Aid offers generally range from $100 to $3,000 per academic year. Additional grant funds are available to students classified as out-of-state for tuition purposes. Funding is limited to 4 years of undergraduate study.

UF Welcome Grants
The UF Welcome Grant is a one-time payment to assist undergraduate students with initial expenses, and to provide financial assistance until after the drop/add period ends and other financial aid can be disbursed.

Additional Grants
Visit https://www.sfa.ufl.edu/types-of-aid/grants for a listing of additional grants.

Scholarships
Scholarships are aid that are based on grades, financial need, or special criteria and do not have to be repaid. Once earned, 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 levels: the Florida Academic Scholars and the Florida Medallion Scholars. Each scholarship has different academic eligibility criteria and offers a different amount based upon enrollment. The top-ranked scholar from each school district receives an additional amount, also based upon enrollment, called the Florida Top Scholars Award.

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

UF Merit Scholarships
UF offers Merit Scholarships to incoming freshmen and transfer students based on academic ability and achievement. A complete list of merit and academic scholarships is available on the SFA website at https://www.sfa.ufl.edu/academic-scholarships.

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, the Florida Farmworker Student Scholarship, the Randolph Bracy Ocoee Scholarship, and the Scholarship for Children & Spouses of Disabled Veterans. Each program has specific eligibility requirements, application procedures, scholarship amounts, and renewal requirements.

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

Machen Florida Opportunity Scholarship (MFOS)
The Machen Florida Opportunity Scholars Program (MFOS) is offered by SFA to incoming freshmen who are first-generation, first time in college, Florida residents. MFOS recipients must meet specific income guidelines as determined from the FAFSA. The MFOS Program 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 UF. A limited number of scholarships are offered and scholarship amounts vary depending on the student’s need, as determined from the FAFSA.

SFA-Administered Scholarships
Many privately funded scholarships are available through UF and are offered by SFA. Scholarships are offered based on guidelines provided by donors. The value ranges from $500 to $8,000 per academic year. Full-time enrollment and satisfactory academic progress are required to receive funds and a FAFSA must be completed. A complete list of these scholarships is available on the SFA website at http://www.sfa.ufl.edu/types-of-aid/scholarships.

Grandparent Waiver of Out-of-State Tuition and Fees
Out-of-State students who have a grandparent who is a resident of Florida may qualify for a waiver of out-of-state tuition and fees. Visit https://admissions.ufl.edu/cost-and-aid/residency#fee-waiver for more information on this waiver and application process.

Student Loans
Borrowing money for college is a serious financial obligation, and you should carefully consider the amount of debt you might 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 5% and offer deferred repayment provisions.

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

Further information on federal loans (including current rates) is available at http://studentaid.gov.

Federal Direct Loan Program
The Federal Direct Loan Program is a federal student loan program for students and parents to borrow directly from the U.S. Department of Education. The Direct Loan Program consists of the Subsidized, Unsubsidized, and 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 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://studentaid.gov.

University of Florida Long-Term Loans
SFA offers 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 of 5% and may offer deferred repayment provisions.

Each UF long-term loan has its own disclosure documentation. The University Bursar (UB) emails promissory notes to the student with a link to the DocuSign MPN and they must be completed 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 Opportunities
Part-time employment is available for students through the Federal Work Study (FWS), Student Other Personnel Services (STAS), and Florida Work Experience (FWE) 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. Work-study positions enable students to gain valuable work experience, build their résumés, make connections across campus, and have a more enriching college experience.

Federal Work Study (FWS)
FWS is a federally funded, need-based, student work program (including the Federal Community Service component) which is offered by SFA. Students participating in the FWS program must maintain satisfactory academic progress. To view this aid, 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 aid year (2024-2025). On the financial aid summary page that appears, scroll down to “Aid Package” and “Work Study.” To receive FWS, students must apply for Work-Study positions at https://jobs.ufl.edu.

Florida Work Experience Program (FWE)
FWE is a state-funded, need-based, student work program which is offered by SFA.

Student Other Personnel Services (STAS)
STAS employment is an institutionally and state-funded program which is not based on financial need. Applications for this program are open year-round. While students employed under the STAS salary plan do not have to demonstrate need, 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 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.

<table>
<thead>
<tr>
<th>CLASSIFICATION</th>
<th>FULL-TIME*</th>
<th>HALF-TIME*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fall/Spring</td>
<td>Summer</td>
</tr>
<tr>
<td>Undergraduate/Post Baccalaureate</td>
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<td>6</td>
</tr>
<tr>
<td>Graduate</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Medical, Dental, Vet Med, Law, and Pharmacy</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

* 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 Mailing Address,” AND your “Legal Address” 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 refunds 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 and Federal Direct Graduate PLUS borrowers must complete Entrance Counseling. Federal Direct Loan borrowers must go to http://studentaid.gov.

Federal Direct Loan Confirmation
Federal Direct Loan borrowers must “accept” each term’s loan 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 aid year (2024-2025). On the financial aid summary page that appears, scroll down to “Aid Package” and then to “Loans.” Select the “Take Action” button to decline, reduce or accept...
Federal Direct Subsidized Loans

1. Federal Direct Unsubsidized Loans


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 to repay 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://www.sfa.ufl.edu/consumer-information-disclosure.

XII. FINANCIAL AID HELP

Financial aid advising services are available at the OneStop. You can schedule an appointment at www.onestop.ufl.edu. The OneStop is open from 9:00am-4:30pm, Monday to Friday (excluding holidays) and can be reached by phone at 352-392-2244. 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.