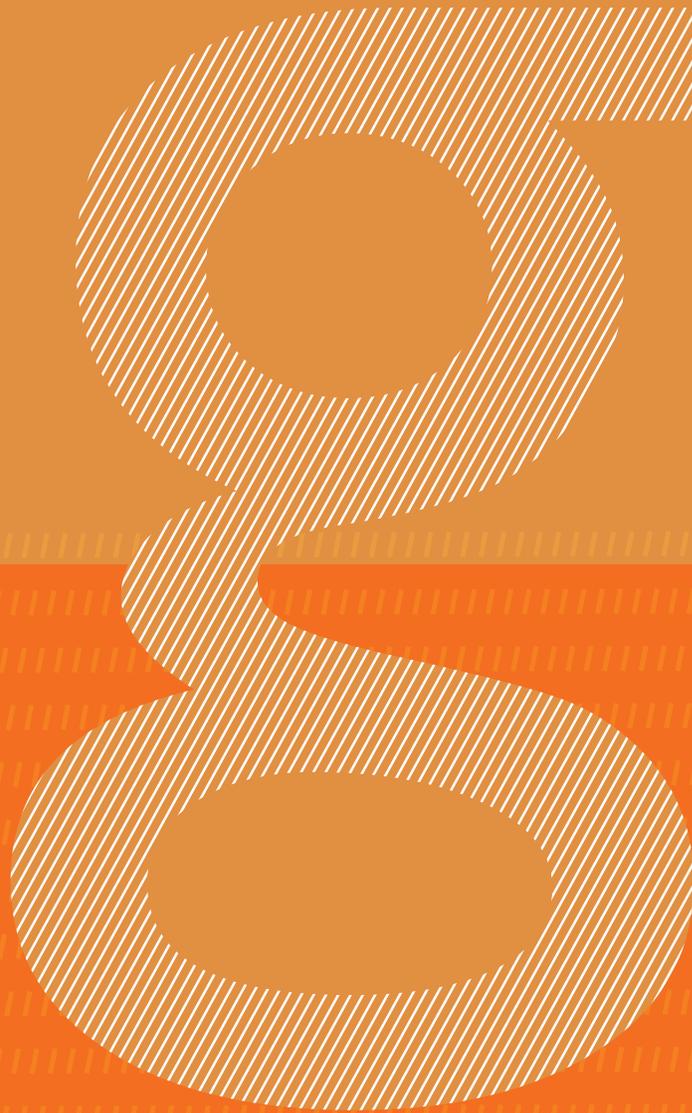


gator aid



financial aid application guide
2011-2012

2011-12 GATOR AID INFORMATION

inside

Office for Student Financial Affairs

The Office for Student Financial Affairs (SFA) is the financial aid office at the University of Florida. SFA provides financial aid advising and information about financial aid programs and the application process to students, prospective students, and their parents.

Visit our lobby in S-107 Criser Hall if you need assistance with any part of the financial aid process. Office hours are 8:00 a.m.–4:00 p.m., Monday-Friday.

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

Financial Aid Eligibility

For most financial aid programs at UF, you must:

- be a U.S. citizen, national, or permanent resident alien
- be enrolled or accepted for enrollment at least half-time in a degree program
- make satisfactory academic progress toward a degree. See UF’s Financial Aid Academic Progress Requirements at www.sfa.ufl.edu/additional/academic-progress
- register with the Selective Service Administration, if required to do so
- not be in default on a federal or institutional loan or owe a repayment on a previous financial aid award received at UF or another institution.

How To Apply	4
Common FAFSA Mistakes	5
How Need is Determined/ Other Aid & Summer Aid	7
Are You A . . .	8
Verification/ Student Rights	9
Stay Connected	10–11
Important Dates/Addresses & Phone Numbers	12



2011-12 University of Florida Estimated Costs of Attendance for a Two-Semester Academic Year

	Undergrad On/Off Campus	Undergrad Living at Home	Grad Off Campus
Tuition/Fees*	\$5,700	\$5,700	\$11,570
Books and Supplies	1,070	1,070	1,070
Computer/Cell Phone	1,230	1,230	1,330
Housing	5,250	—	6,690
Food	3,550	1,480	3,550
Transportation	530	530	530
Clothing Maintenance	650	650	650
Personal/Health Insur.	1,840	1,840	1,840
Total Budget	\$19,820	\$12,500	\$27,230

* Tuition/fee figures are projected estimates for 2011-12 for incoming freshmen and graduate students entering UF for the first time. Tuition/fees for continuing students may be lower. Out-of-state undergraduates should add \$25,722 to projected tuition/fees. Out-of-state graduate students should add \$18,438 to projected tuition/fees. Undergraduate tuition/fees listed are based on an average of 30 credit hours of 0-4999 level courses. Graduate tuition/fees are based on 24 credit hours of 5000-9999 level courses. Rates per credit hour and block fees include the student health fee.

All projected figures are subject to change.

2011-12 TUITION/FEEES

The final approved tuition/fees for 2011-12 are not available at the time of printing. For tuition and fee information, go to the University Financial Services student page, www.fa.ufl.edu/ufs.

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

Financial Aid Programs @ UF

GRANTS

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

Federal Pell Grant is the largest federally funded undergraduate grant program. Awards are based on students' enrollment status and their expected family contribution, as determined by the information they supply on the FAFSA. Awards for full-time students range from \$277.50 to \$5,550 per academic year.

New regulations make it possible for a student to receive additional terms of Pell provided they are enrolled at least half-time and earn at least 25 credits over the course of the year.

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

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

Florida Student Assistance Grant (FSAG) is a need-based state grant program for undergraduates attending eligible Florida institutions. Recipients must meet Florida residency requirements for student aid and be enrolled in eligible academic degree programs. Awards range from \$200 to \$2,235 per academic year.

I. Douglas Turner Grant is a UF-funded program awarded by SFA to undergraduates who demonstrate exceptional need. Awards generally range from \$100 to \$7,500 per academic year.

UF Graduate Grants are UF-funded grants awarded by SFA to graduate students who demonstrate exceptional financial need. Awards range from \$100 to \$3,000 per academic year.

SCHOLARSHIPS

Florida Bright Futures Scholarships are awarded by the State of Florida and provide three awards:

- Florida Academic Scholars Award
- Florida Medallion Scholars Award
- Florida Gold Seal Vocational Scholars Award

Each award has different academic criteria for eligibility. The awards are fixed rates calculated per credit hour. The top-ranked scholar

from each high school district also receives the Florida Top Scholars Award.

① www.floridastudentfinancialaid.org/SSFAD/bf

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

① www.sfa.ufl.edu/programs/scholarships

EMPLOYMENT

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

Federal Work Study (FWS) is a federally funded, need-based work program. **Other Personnel Services (OPS)** is an institutionally/state-funded program that is not need-based.

All on-campus job listings can be found using the UF jobs website. ① jobs.ufl.edu

Florida Work Experience Program (FWEP) is a need-based program providing eligible Florida students work experiences to complement and reinforce their educational and career goals. FWEP is a decentralized state of Florida program, which means that UF determines application procedures, deadlines, student eligibility, and award amount.

Off-Campus jobs are through private employers. The Career Resource Center (CRC) website allows students to search and apply for jobs using their Gator CareerLink Account.

① www.crc.ufl.edu/students

LOANS

Most long-term student loans have low interest rates and offer deferred repayment.

The Federal Direct Loan Program includes the Federal Direct Subsidized Stafford, Federal Direct Unsubsidized Stafford, Federal Direct PLUS, and Federal Direct Graduate PLUS programs.

① www.studentloans.gov

Subsidized Stafford Loans are need-based, federally subsidized loans with a fixed interest rate of 3.4% for undergraduate students and 6.8% for graduate students. Repayment is deferred until students graduate, withdraw, or enroll less than half-time. Interest is paid by the federal government until six months after students graduate, withdraw, or drop below half-time enrollment. An origination fee of 1% is charged at disbursement.

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

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

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

University of Florida Long-Term Loans are awarded by SFA. These need-based loans are available, upon request, to students who have completed the FAFSA and who are ineligible for federal loans or have need remaining after federal eligibility has been exhausted. Annual interest rates range from 4% to 9% and most do not start accruing interest until six months following graduation or termination as a half-time student. All institutional long-term loans require the student to have a co-signer in addition to completing required loan disclosures and promissory notes.

Repayment of the loan begins six months following graduation or termination as a half-time student at UF.

① www.sfa.ufl.edu/programs/loans/uf-long-term-loans

HOW TO APPLY

- 1** Complete a FAFSA on or after January 1, 2011. Apply each year—financial aid is not renewed automatically.

Apply Online at www.fafsa.ed.gov

- Go to FAFSA on the Web at www.fafsa.ed.gov.
- Request a federal PIN (see “Your Federal PIN,” page 6).
- Follow the instructions on the site. Be sure you read “Before Beginning a FAFSA.”
- Read “Common Mistakes on the FAFSA” on page 5 of this Application Guide.
- List “University of Florida” and the UF Federal School Code (001535) as a school choice in Step Six of the FAFSA.
- Sign your FAFSA. Students can sign the FAFSA electronically using their federal PIN (see “Your Federal PIN,” page 6). Parents of dependent students can also sign electronically but must either request their own PIN or print, sign, and mail the signature page to the processor.
- After applying, you can check the status of your application and/or make corrections online at www.fafsa.ed.gov.

If You Choose to File a Paper FAFSA

- Request a paper FAFSA from the Federal Student Aid Information Center at 1-800-433-3243; OR
- Download and print one from the Federal Student Aid website, www.federalstudentaid.ed.gov.
- List “University of Florida” and the UF Federal School Code (001535) as a school choice in Step Six of the FAFSA.
- Read “Common Mistakes on the FAFSA” on page 5 of this Application Guide.

Reapply for Aid

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

UF Federal School Code

001535

- 2** You will receive a Federal Student Aid Report (SAR) from the federal processor after you submit your FAFSA.

The SAR indicates your Expected Family Contribution (EFC), which is used to determine your eligibility for financial aid. It also lists information you recorded on your FAFSA, so you can check your information for accuracy.

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

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

- You are responsible for following up on your aid application.
- Check the status of your aid application and award on ISIS, www.isis.ufl.edu (see page 10 of this guide).
- Do not wait until school begins to submit required documents. Ask questions if you are unsure about any part of the application process.
- If your application is selected for Verification or Quality Assurance, you will be required to provide verifying documentation before aid can be disbursed to you (see “Verification/Quality Assurance,” page 9). Respond promptly to requests for information or documentation. Most forms for this process are available to print from your “financial aid status” page on ISIS, or on SFA’s website (see page 11 of this guide).

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

- When UF receives your application information from the federal processor and you have been admitted to UF, SFA will award you an aid package based on your eligibility.
- You will receive a Notification of Financial Aid Award by e-mail stating the terms and conditions of aid programs awarded to you. Read it carefully, and follow any instructions that pertain to you.

COMMON MISTAKES COMPLETING THE FAFSA

When filling out your FAFSA, pay special attention to:

MARITAL STATUS

You must report marital status as of the date you file the FAFSA for all individuals about whom you give information. If you are not married as of the date you sign the FAFSA, check “unmarried,” even if you plan to marry during the award year. Intended spouses cannot be included in household size, and this item cannot be updated after filing the FAFSA. If your natural mother and father are divorced and the responsible parent has remarried, when indicating the responsible parent’s marital status, mark the box that says “married/remarried” and include income/asset information for both parent and stepparent.

Also see “Adjusted Gross Income/ Income Tax Paid” on this page.

NUMBER OF FAMILY MEMBERS IN HOUSEHOLD

Include only the number of people that you/your parents now support and for whom you/your parents will continue to provide more than 50% support between July 1, 2011, and June 30, 2012. Include your unborn child, if that child will be born before or during the award year. Also include your parents’ other dependent children who will be attending postsecondary schools in 2011-12. Always include yourself (the student).

NUMBER OF FAMILY MEMBERS IN COLLEGE

Include only household members who will attend college at least six credit hours per term or 12 clock hours per week between July 1, 2011, and June 30, 2012. Students must be working toward a degree or certificate leading to a recognized educational credential at a college eligible to participate in federal student aid programs. Do not include parents attending college.

ADDITIONAL FINANCIAL INFORMATION

Questions 43 & 91 of the FAFSA should be answered when either you or your parents have received an education credit, paid child support, or reported any of the following as income: Federal Work-Study, earnings from work under a cooperative education program, scholarships, fellowships and/or grants, Hope and Lifetime Learning tax credits, or AmeriCorps awards. Combat pay included in the Adjusted Gross Income is also reported in this section.

UNTAXED INCOME

- Payments to tax-deferred pension and savings plans
- Untaxed portions of IRA and Keogh payments, 401(k) and 403(b) plans
- Total amount of child support you/your parent(s) received from Jan. 1, 2010, to Dec. 31, 2010
- Tax exempt interest income
- Untaxed portions of pensions (excluding “rollovers,” which must be identified as such on the IRS return)
- Military/clergy housing, food, living allowances
- Cash support or any money paid on your behalf (includes rent/mortgage, tuition, insurance paid by someone other than the parent, if dependent)
- VA non-education benefits

ADJUSTED GROSS INCOME/INCOME TAX PAID INFORMATION

- Use a completed 2010 tax return, if at all possible, when completing the financial aid application.
- If your tax filing is delayed, estimate your information to meet the “on-time” UF aid deadline. If you estimate, be sure to update your application after your taxes are filed. Keep a photocopy of your tax return. You may be asked to provide a copy.
- When reporting U.S. taxes paid, do NOT report the amount of tax “withheld” and do NOT include self-employment taxes.
- If your responsible parent is remarried (even if they were not married in 2010), you must include your stepparent’s income and asset information.
- If you/your parents are married and filed separate income tax returns, income information from both tax returns must be combined and reported.
- If you/your parents are divorced, separated, or widowed, DO NOT include information about your or your parent’s spouse, even if you/your parents filed a joint tax return. For further assistance, call us at (352) 392-1275.

ASSET INFORMATION

When answering questions pertaining to parent/student assets, you must report the net worth of those assets as of the date you complete the FAFSA. These items cannot be updated after filing the original form. Do not include financial aid you received.

DRUG CONVICTION AFFECTING ELIGIBILITY

Students must answer the question about drug-related offenses. Do not leave it blank.

A drug-related conviction does not necessarily mean you are ineligible for aid. For more information about UF’s policy on alcohol and other drug use, see “UF Drug-Free Schools Policy” on page 11 of this guide.

ESTIMATING TAXES

If you haven’t filed your 2010 federal income tax forms when it is time to apply for aid, report “estimated” 2010 income information on your FAFSA. You must correct your FAFSA if the estimate differs from your actual income. Be sure to keep a copy of your tax return and your W-2s.

Attention: Parents of Dependent Students

Parent(s) of dependent students MUST provide:

- Social Security Number(s)
- Date(s) of birth
- Last name and first initial

Not supplying a parent’s name, date of birth, or Social Security Number will cause a student’s FAFSA to be rejected.

Apply Weeks Early To Meet The **March 15, 2011**

"ON-TIME" Deadline

- Submit your FAFSA to the federal processor as soon as possible AFTER January 1.
- We must receive the results of your FAFSA with a valid "Expected Family Contribution" from the federal need analysis processor by March 15 for you to be considered "on-time."
- Apply several weeks before this date to be sure the federal processor has time to send us your results before the deadline. Financial aid is awarded first-come, first-served. Late applicants are considered only for aid that remains when their application file is completed.
- Don't wait until you are admitted to UF to apply for financial aid.

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



Your Federal & State PINS

Your PINs are your "Personal Identification Numbers" that function as electronic signatures and IDs. You will have separate PINs for federal and state aid programs, so be sure to use the correct PIN.

You will use your PINs year after year. Keep them in a safe place.

Your Federal PIN

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

Use your Federal PIN to:

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

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

Your State of Florida PIN

If you receive a Florida Bright Futures award from the State of Florida, you will also receive a System ID and Personal Identification Number (PIN) with instructions on how to access your Bright Futures record electronically. Use these to:

1. View your State of Florida award
2. Update your information
3. Update your college choice
4. View the amount disbursed each semester
5. Monitor your hours remaining for the year and for the scholarship
6. View a list of correspondence sent to you by the Florida Bright Futures Program
7. For questions on Florida programs, call 1-888-827-2004.

① www.floridastudentfinancialaid.org

Keep the Following in Your Financial Aid File:

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

Change in Family Circumstance Petitions

If you/your family have extenuating financial circumstances, check with your financial aid adviser to see if they might affect your financial aid application. Examples include:

1. Divorce of parents, or you from your spouse
2. Death of a major wage earner
3. Loss of employment of a major wage earner
4. Loss of other income or benefits (such as child support), by you, your parents, or spouse

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

SFA Resource Center

SFA's Resource Center in S-107 Criser Hall provides students help with researching and applying for financial aid, including scholarships and part-time jobs. Students can access resources such as ISIS, FAFSA on the Web (U.S. Department of Education's site), and free scholarship searches.

The SFA Resource Center is open from 8:00 a.m.–4:00 p.m., Monday–Friday.

HOW YOUR NEED IS DETERMINED

Need

The financial information you and your family provide on your FAFSA is analyzed by the federal need analysis processor using “Federal Methodology,” a standard formula established by the U.S. Congress. It is used by the federal processor to calculate expected family contribution (EFC)—how much individual students and their families are expected to contribute toward their educational expenses.

After analyzing your financial information, the federal processor sends the results to the university, indicating how much you and your family should be able to contribute toward your education. If the cost of attendance at UF is greater than what the processor indicates is your family’s expected contribution, then the university considers you to have financial need.

$$\begin{aligned} &\text{Cost of Attendance} \\ &- \text{Family Contribution} \\ &= \text{Financial Need} \end{aligned}$$

Cost of Attendance includes tuition/fees, books and supplies, housing, food, transportation, clothing maintenance, and personal items/health insurance (see “2011-12 Estimated Costs of Attendance” on page 2).

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

① www.sfa.ufl.edu/basics/how-is-need-determined



Independence

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

- If you are able to check “YES” to any item in Step Three on the 2011-12 FAFSA, you are considered independent for financial aid purposes. If classified independent, your need is evaluated using your own and, if applicable, your spouse’s income and assets.
- If you are classified dependent, your own income and assets, as well as your parents’ income and assets, are considered in determining your financial need.

OTHER AID & SUMMER AID

Other Sources of Aid

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

- **UF Admissions Office** The Admissions Office awards academic achievement scholarships, primarily to incoming freshmen and transfer students.
① www.admissions.ufl.edu/scholarships.html
- **Florida Prepaid College Plan** The Florida Prepaid College Plan allows parents, grandparents, and others to lock in the cost of college today.
① www.floridaprepaidcollege.com
- **Individual UF Colleges** Aid available through individual colleges within the university is listed in the *Gator Aid Handbook* and on our website.
- **The State of Florida** The Florida Department of Education Office of Student Financial Assistance (OSFA) sponsors many programs, such as the Florida Bright Futures Scholarship, the Florida Student Assistance Grant, the José Martí Scholarship Challenge Grant, the Scholarship for Children & Spouses of Deceased or Disabled Veterans & Service Members, and the Rosewood Family Scholarship.
① www.floridastudentfinancialaid.org
- **Outside Scholarships/Loans** SFA includes a chapter on outside aid in our *Gator Aid Handbook* and our website features a scholarship search engine which includes outside scholarships in its results.
① www.sfa.ufl.edu/programs/other-aid

Summer Financial Aid

SFA will award summer money if:

1. funds are available for summer awards after fall/spring semester needs have been met, or
2. a student chooses to use aid originally awarded for fall or spring term during the summer.

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

To apply for Summer 2012 financial aid, students should use a 2011-12 FAFSA.

Pell Grants

During summer, Pell Grant funds can be paid from either the current award year or the upcoming award year. The higher of the two amounts will be paid.



ARE YOU A . . .

Graduate Student?

gradschool.ufl.edu

In addition to student loans, the Graduate Grant, and most work programs, graduate students can also apply for fellowships, assistantships, and other awards offered through individual colleges and the graduate school. For these awards, students should apply through the dean's office of their college or department.

Students applying for loans or work through SFA should understand that fellowships, fee waivers, and health insurance benefits are considered part of a student's financial aid package, and as such affect eligibility for aid through SFA. Students must report all such aid on ISIS using the "Additional Aid Reporting" page.

Contact the graduate school for more information about graduate aid. The Office of Research, Technology, and Graduate Education in 256 Grinter Hall maintains a comprehensive list of private and outside scholarships and fellowships.

Study Abroad Student?

www.abroad.ufic.ufl.edu

Awards from federal aid programs are available to students who participate in university-approved study abroad programs. The reasonable costs of a Study Abroad program, rather than the university's cost of attendance, can be used to determine students' financial aid awards.

Check with SFA in S-107 Criser Hall about receiving aid, including scholarships.

Student with a Disability?

www.dso.ufl.edu/drc

Student Financial Affairs in S-107 Criser Hall and the Dean of Students Office Disability Resource Center (DRC) in 001 Reid Hall work together to assist students with disabilities. When applying for aid through SFA, students with disabilities may qualify for an increase in their educational budgets to cover disability-related expenses.

For financial aid purposes, undergraduates must be registered for at least 12 credit hours per semester to be considered full-time, even if application has been made for a reduced course load through DRC. DRC helps determine disability-related expenses not offered or provided by other agencies.

The Disability Resource Center's phone number is (352) 392-8565. For a TDD number, call the Florida Relay Service—dial 711 or 1-800-955-8770 for voice assistance.

Postbaccalaureate Student?

www.admissions.ufl.edu/grad/postbacc.html

Postbaccalaureate students must submit a Financial Aid Academic Progress Petition to SFA to have their postbaccalaureate status evaluated before their eligibility for financial aid can be determined. Financial aid eligibility is directly related to a student's degree-seeking status.

Petitions may be downloaded from SFA's forms page, www.sfa.ufl.edu/pub/forms.

Veteran?

www.registrar.ufl.edu/va

Veterans who are enrolled students may qualify for VA Work-Study or VA Tutorial Assistance benefits. Questions regarding VA benefits should be addressed to the VA Coordinator in the Registrar's Office. The Registrar is located in Criser Hall, Room 222.

Transfer student?

www.registrar.ufl.edu

Generally, financial aid cannot be transferred from one institution to another. In most cases, you must reapply for aid. If you plan to transfer to UF:

1. Contact both SFA and the financial aid office at the institution you currently attend for transfer policies.
2. When you receive your Federal Student Aid Report (SAR) from the processor, be sure the University of Florida (Federal School Code 001535) is listed as a "School to Receive Results" on your FAFSA.
3. If you are receiving a Florida Bright Futures Scholarship or other aid program from the State of Florida, contact the Florida Department of Education in Tallahassee. Inform them that your school of record is UF.
4. If you are receiving a Federal Direct Loan at your current school, you must cancel that loan, reapply at SFA, and contact all your previous lenders to update your enrollment status and address.

International Student?

www.ufic.ufl.edu

Students in the U.S. on an F1, F2, J1 or J2 exchange visitor visa, or a G-series visa are not eligible to receive federal aid administered by SFA.

These students, however, may be eligible for private or college-awarded scholarships administered by agencies other than our office. The UF International Center (UFIC) may be able to provide information on other programs.

Transient Student?

www.registrar.ufl.edu

UF degree-seeking students who do not enroll for any UF courses and elect to attend another school in the Florida State University System for one term may be eligible to receive aid from UF.

Financial aid awarded at UF may be processed and paid by UF upon receipt of consortium agreements and enrollment certifications from the host institution. Students wishing to receive financial aid as a transient student MUST see a financial aid adviser PRIOR to the term of non-UF attendance to see if they are eligible.

Distance Ed/Correspondence Student?

www.sfa.ufl.edu/basics/special-categories/#c-study

UF students enrolled in distance education or correspondence classes may be eligible to receive financial aid. Check with SFA for information regarding your specific program or enrollment plans for more information and for special requirements that may apply.

VERIFICATION/ QUALITY ASSURANCE

What Happens if You Are Selected?

Each year, about 30 percent of students' financial aid applications nationwide are chosen for "verification," a process of confirming data supplied by the applicant and/or parents on aid applications. Through verification, UF resolves discrepancies on students' aid applications.

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

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

Aid funds cannot be disbursed to you until you have submitted all requested documents and the accuracy of your information has been checked. The review process can take four weeks or longer.

Do

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

Don't

- forget to sign your forms
- submit incomplete or illegible documents; if you do, they will be returned to you with a request for acceptable forms, causing a delay in processing your aid
- submit photocopies of income tax forms with information obstructed by another form
- submit any documentation unless requested to do so by SFA

STUDENTS' RIGHTS & RESPONSIBILITIES

It Is Your Responsibility To:

- complete applications correctly and on time
- read and understand all materials sent to you from SFA and other financial aid agencies or provided on the SFA website; keep copies of all forms and materials that you send in
- know and comply with the rules governing aid you receive
- provide all documentation and information requested by SFA
- comply with the provisions of any promissory note and all other agreements you sign
- register for the number of hours required for your aid disbursement
 - ① www.sfa.ufl.edu/receiving/enrollment-requirements
- maintain satisfactory academic progress
 - ① www.sfa.ufl.edu/additional/academic-progress
- notify SFA of all resources not listed on your award letter
- use aid only for expenses related to attending UF
- check your GatorLink e-mail account for financial aid info
- keep your e-mail and mailing addresses up to date with UF, as well as the state aid and federal aid processors.

You Have the Right To:

- be informed of the correct procedures to apply for aid, cost of attendance, aid availability, how financial need is determined, aid awarding criteria, how academic progress is determined, and what you must do to continue receiving aid
 - be informed of the type and amount of your assistance, how much of your need has been met, and how and when you will be paid
 - appeal financial aid office decisions about your application
 - view the contents in your financial aid file, in accordance with the Family Educational Rights and Privacy Act
 - know the terms of any loan that you accept, including the annual interest rate, the interest accrual schedule, the repayment schedule, and default penalties
 - know the job description and pay rate for any job that you hold or for which you may apply.
- ① www.sfa.ufl.edu/basics/rights-and-responsibilities

STAY CONNECTED

<p>UFID & GatorLink</p>	<p>When you first applied to the University of Florida, you were given a University of Florida ID Number, or UFID. Your UFID is your primary identifier for all UF records and transactions. It is printed on your Gator1 ID card. You can also find out your UFID online at www.it.ufl.edu/ufid.</p> <p>Your UFID vs. Your Social Security Number (SSN). Please note that when you apply for financial aid you will also be asked for your SSN. Your SSN does not function as an ID at UF; however, it is required by the federal government to process your financial aid application.</p>	<p>Gatorlink is an individual's computer network identity at the University of Florida. Through establishing a GatorLink account, students gain access to network services such as e-mail, personal webspace, VPN access, and connection to the UF wireless network.</p> <p>To sign up for a GatorLink account, go to www.gatorlink.ufl.edu.</p> <p>Students use their UFID in conjunction with their GatorLink ID and password to access myUFL and ISIS.</p>
<p>myUFL</p>	<p>myUFL is the UF portal website, www.my.ufl.edu. Students can conduct most UF business through myUFL, such as: signing up for direct deposit, viewing UF charges, paying UF bills, recording payable time for student jobs, and accessing Gator Tickets for athletic events.</p>	<p>To access myUFL, sign in using your GatorLink username and password.</p> <p>To update your mailing address to receive UF business correspondence, sign in with your GatorLink ID and password, choose "My Account," then "Update My Directory Profile."</p>
<p>SFA e-mail</p>	<p>SFA uses e-mail as the primary way to communicate with financial aid applicants and recipients. SFA also generates e-mails directly from students' financial aid files to inform them of requirements they still must complete to receive aid.</p> <p>Make sure to check your GatorLink e-mail daily for important financial aid correspondence.</p>	<p>Students should be sure to clean out their inbox—an "over quota" mailbox won't accept new e-mails.</p> <p>GatorLink Make sure your GatorLink e-mail address is up to date and correctly configured to receive UF business correspondence, including e-mail from SFA. To check your GatorLink configurations, go to www.gatorlink.ufl.edu.</p>
<p>ISIS</p>	<p>ISIS is UF's secure Integrated Student Information System, www.isis.ufl.edu. Using ISIS, students can:</p> <p>Check Financial Aid Status & Disbursement Information</p> <p>You are responsible for keeping track of your financial aid file, before and after you receive your award notice. Once logged into ISIS, under "Financial Aid" for 2011-12, choose from:</p> <ul style="list-style-type: none"> • "Aid Status" for missing documents, verification, financial aid academic progress, etc. • "Awards & Disbursements" to review your award; accept, cancel, or reduce work and loan awards; • "Additional Aid Reporting" to report aid not listed on your aid award; <p>Sign Up for Direct Deposit</p> <p>To have your financial aid deposited directly into your checking account, go to ISIS and choose "Financial Services," then "Student Direct Deposit."</p>	<p>For more information, contact University Financial Services in S-113 Criser or at (352) 392-0737.</p> <p>Complete Loan Requirements</p> <p>You are responsible for understanding and accepting the terms of your loan.</p> <p>Borrowing money for college is a serious financial obligation. It's important to remember when you borrow money for school, you are making a legal and ethical agreement to repay the loan.</p> <p>Federal Direct Stafford Loans, PLUS Loans, and Perkins Loans will only be disbursed following the completion of a specific set of requirements. Check ISIS regularly to determine which of these requirements apply to you.</p> <p>Using ISIS, you can:</p> <ul style="list-style-type: none"> • Accept your loan • Complete Entrance or Exit Counseling • Complete a Master Promissory Note (MPN)
<p>Facebook</p>	<p>To better communicate with students, SFA maintains a Facebook page at www.facebook.com/ufsfafa. While our Facebook page is not a forum for the discussion</p>	<p>of specific financial aid situations, it is a great resource for students (and parents) wishing to learn more about financial aid at the University of Florida.</p>
<p>Twitter</p>	<p>You can find us on Twitter at www.twitter.com/ufsfafa. SFA uses Twitter to send short, timely messages to students who are interested in learning more about financial aid at the University of Florida.</p>	<p>SFA's tweets remind students of approaching deadlines, alert them to the availability of SFA's newsletter, share interesting financial news items, and more.</p>

SFA Forms

Our site has many of the forms needed to complete the application process. You can find petitions, loan disclosures, verification forms and much more on our forms page.

① www.sfa.ufl.edu/publications/forms

Publications

Need more detailed information? You can download our current brochures, guides, handbooks, newsletters, and more.

① www.sfa.ufl.edu/publications

Podcast

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

① www.sfa.ufl.edu/podcast

Scholarship Search Engine

SFA's Scholarship Search Engine is a searchable database of scholarships—both UF college-awarded and non-UF.

- Search by keyword or use the advanced search function
- Customize searches by college, department, deadline, amount, major, or GPA.
- Use the "Add to favorites" function to keep track of the scholarships that you're watching.
- You can subscribe to the RSS feed of a particular unit's scholarships to be alerted automatically when a scholarship is added or changed.

① www.sfa.ufl.edu/search

Financial Aid FAQ

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

① www.sfa.ufl.edu/faq

Other Helpful websites

State of Florida Aid Programs

www.floridastudentfinancialaid.org

Florida Prepaid College Plan

www.floridaprepaidcollege.com

Direct Loan Servicing Center

www.dl.ed.gov

ECSI (UF's Perkins Loan Servicer)

www.ecsi.net

Federal Student Aid

www.studentaid.ed.gov

Federal Direct Loans

www.studentloans.gov

UF Admissions Office

www.admissions.ufl.edu

UF Office of the University Registrar

www.registrar.ufl.edu

UF University Financial Services

www.fa.ufl.edu/ufs

SSN Number Privacy

SFA complies with all relevant UF policies governing the use of Social Security Numbers. To read more about collection and use of Social Security Numbers at UF, visit the UF Privacy Office website.

① www.privacy.ufl.edu/docs/IDTheftPreventionProgram.pdf

Confidentiality

The University of Florida ensures the confidentiality of student records in accordance with State University System rules, state statutes, and the Family Education Rights and Privacy Act of 1974, known as the Buckley Amendment. Your family financial information and the type and amount of your aid are held in confidence, and information is released only with your written consent.

① www.epic.org/privacy/education/ferpa.html

UF Drug-Free Schools Policy

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

① www.ufsa.ufl.edu/students/dfs.shtml

Student Loan Code of Conduct

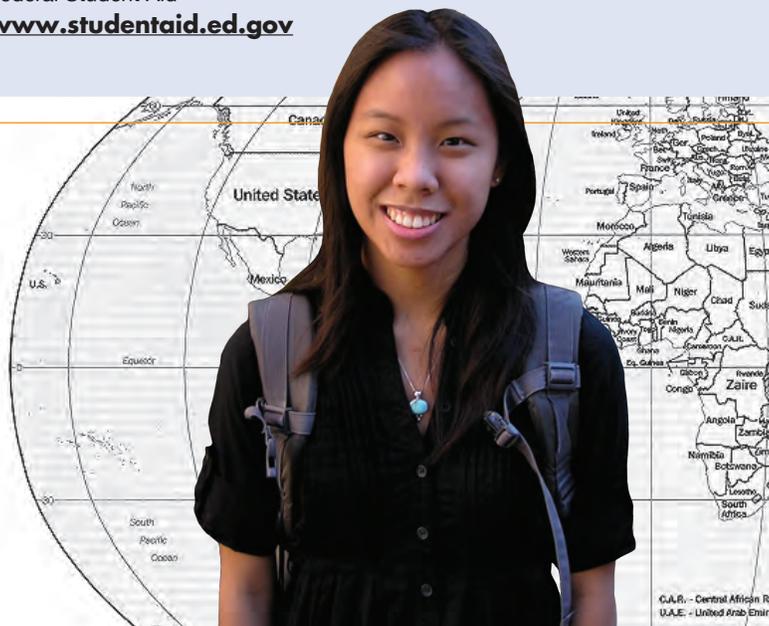
The University of Florida complies with the Student Loan Code of Conduct adopted by the Florida Board of Governors December 2007.

① www.sfa.ufl.edu/?p=225

Consumer Information Disclosure

The University of Florida is committed to providing consumer information to its students, faculty and staff.

① <http://www.isis.ufl.edu/consumerinfo.html>



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

ADDRESSES & PHONE NUMBERS

University of Florida

Office for Student Financial Affairs (SFA)

S-107 Criser Hall
P. O. Box 114025
Gainesville, FL 32611-4025
(352) 392-1275
(352) 392-2861 (fax)
www.sfa.ufl.edu

SFA Satellite Offices

College of Dentistry
Dental Tower
D3-#17A, Health Sciences Center
(352) 273-5999

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

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

Colleges of Public Health and Health Professions; Nursing; Pharmacy; & Veterinary Medicine
G206/G208 Student Services Center
HPNP Bldg., 101 Newell Drive
(352) 273-6202

Graduate Business Programs/MBA
Hough 203
(352) 273-4960, or (352) 273-4967

U.S. Department of Education

Federal Student Aid (FSA) Programs

(Federal student financial aid info; request a FAFSA; help filling out FAFSAs; questions on your application status; duplicate SARs)
1-800-433-3243
1-800-730-8913 (TDD)
www.studentaid.ed.gov

Direct Loan Servicing Center Borrower Services

1-800-848-0979
www.dl.ed.gov

Florida Department of Education

Office of Student Financial Assistance (OSFA)

(State student aid programs)
Turlington Building, Suite 1514
325 West Gaines Street
Tallahassee, FL 32303-4759
1-888-827-2004
www.floridastudentfinancialaid.org

2011-12 IMPORTANT DATES

January 1, 2011

Apply now for aid for 2011-12

March 15, 2011

“On-Time” UF Financial Aid Application Deadline for 2011-12 aid

Apply weeks early to meet this deadline. The Office for Student Financial Affairs (SFA) must receive the results of your FAFSA with a calculated “Expected Family Contribution” from the federal processor by this date for you to be considered “on-time.”

On-Time Federal Direct Loan Application Deadlines

We must receive your FAFSA data and all other required documents by the following dates to ensure funds can be processed for the terms listed below:

Fall 2011 – October 15

Spring 2012 – March 15

Summer 2012 – May 15

June 30, 2012

Deadline to submit a FAFSA to apply for any federal aid program for 2011-12



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

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

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



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

SFA's website, www.sfa.ufl.edu, is screen-reader friendly.

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

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

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P. O. Box 114025 • Gainesville, FL 32611-4025

A Division of Student Affairs Department
The 360° Student Experience

UF UNIVERSITY of
FLORIDA
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