



Summer Financial Aid Information

If you enrolled in classes during the Summer 2016 semester and would like to apply for available financial aid, follow these steps:

1. Talk to your academic adviser. You will want to plan your schedule in advance and ensure you enroll in the correct classes.
2. Go to the 2015-2016 Financial Aid Status Page at <https://student.ufl.edu> and complete the instructions found at the Summer Financial Aid Request link, or go directly to the Summer Financial Aid Request page by clicking [here](#).

If you are paid financial aid based on your enrollment, and subsequently drop classes, you may be placed into repayment.

Please note that Bright Futures funding is disbursed for fall and spring terms. Funds are not available for summer awards, with the sole exception of Innovation Academy students.

Receiving Summer Aid

Your financial aid will be awarded based on projected full-time enrollment for Summer. After summer A/C drop/add ends, your budget will be revised to reflect your actual costs and your aid may be adjusted based on your total enrollment for Summer A, B, and C classes.

Your aid will be disbursed after you begin summer attendance. If you are enrolled during Summer A/C, and your total summer enrollment (Summer A, B, and C) is at least half-time, then your financial aid for the entire summer will be disbursed up-front. If you are enrolled only in classes during Summer B, your aid will not be released until your classes begin.

Tuition/fees for summer will be calculated based on your total enrollment for Summer A, B, and C. All unpaid tuition/fees and housing charges will be deducted from your financial aid before disbursement.

Most aid programs require that you enroll at least half-time. Undergraduates are considered full-time if enrolled for at least 12 credit hours, half-time if enrolled for at least six credit hours. Graduate students are considered full-time if enrolled for at least eight credit hours, half-time if enrolled for at least four credit hours.

Federal Work-Study students must enroll for at least six credit hours to be eligible to work during the summer.

Your financial aid will be disbursed based upon your total enrollment for Summer A, B, and C classes.

If you are paid financial aid based on your enrollment, and subsequently drop classes, you may be placed into repayment. Be sure to communicate with your academic adviser and financial aid adviser prior to making changes to your schedule.

UF Policy Summer Attendance

The academic year at UF consists of three semesters beginning with fall and ending with summer. Freshmen and sophomores entering the State University System must complete at least nine credit hours during a summer session to graduate, with the exception of the student who earns nine credit hours via the Bright Futures acceleration mechanism. SFA supports this requirement, and summer money may be offered if:

1. Federal or institutional funds remain for summer awards after fall and spring semester needs are met; or
2. You choose to attend summer session instead of one of the other two semesters (for instance, attend fall and summer semesters and work spring semester) and you are awarded for fall/spring initially and notify us of your decision to attend summer instead of fall or spring. Students should go to <https://student.ufl.edu>, click on the appropriate academic year, then "Aid Status," and complete the Summer Aid Request. See enrollment requirements for receiving aid.

For more information, contact a financial aid adviser. www.sfa.ufl.edu/contact-sfa

CONNECT WITH SFA

www.sfa.ufl.edu



[YouTube.com/ufdfa](https://www.youtube.com/ufdfa)



[Facebook.com/ufdfa](https://www.facebook.com/ufdfa)



[Twitter.com/ufdfa](https://www.twitter.com/ufdfa)

**UF Federal
School Code:
001535**

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Student Loans: When can my loans be forgiven?

Under certain circumstances, the federal government will cancel all or a portion of an educational loan. This practice is called Loan Forgiveness. To qualify you must:

- Perform Volunteer Work
- Perform military service
- Teach or practice medicine in certain types of communities
- Meet other criteria specified by the loan forgiveness program

AmeriCorps: Serve 12 months and receive up to \$7400 in stipends plus \$4725 to be used toward your loan.

Peace Corps: Volunteers may apply for deferment of Stafford, Perkins and Consolidation loans and partial cancellation of Perkins Loans (15% for each year of service, up to 70% in total)

Volunteers in Service to America (VISTA): Volunteer with private, non-profit groups that help eradicate hunger, homelessness, poverty and illiteracy. Provide 1700 hours of service and receive \$4725.

Military: Students who are in the Army National Guard may be eligible for their Student Loan Repayment Program, which offers up to \$10,000.

Teaching: Students who become full-time teachers in an elementary or secondary school that serves students from low-income families can have a portion of their Stafford or PLUS loans forgiven under The National Defense Education Act. This program forgives up to \$17,500 of the remaining loan balance.

Public Service Loan Forgiveness: If you are employed in certain public service jobs and have made

120 payments on your Direct Loans (after Oct. 1, 2007), the remaining balance that you owe may be forgiven. Only payments made under certain repayment plans may be counted toward the required 120 payments. You must not be in default on the loans that are forgiven.

Legal and Medical Studies: Many law schools forgive the loans of students who service in public interest or non-profit positions.

The US Department of Health and Human Services offers loan forgiveness programs through the National Health Service Corps and the Nurse Corps Loan Repayment Program. These programs offer loan forgiveness to physicians and registered nurses who agree to practice for a set number of years in areas that lack adequate medical care.

You can find additional information on loan forgiveness at studentloans.gov

Check the status of your financial aid

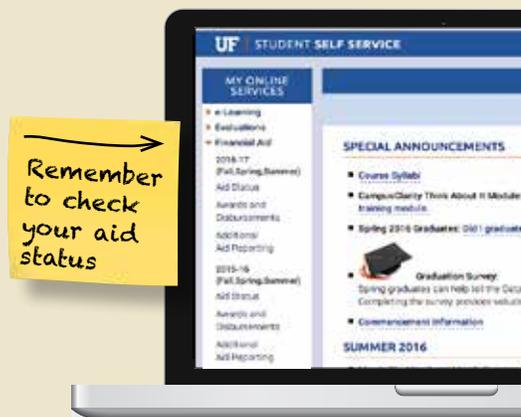
Use **ONE.UF "Aid Status"** to:

- Find out if your financial aid file is complete or if you have outstanding requirements that will prevent the disbursement of your financial aid.
- Request student loans.
- Print verification documents.

To check your aid status:

- 1 Go to <https://student.ufl.edu>
- 2 On the left menu, under "Financial Aid," choose "Aid Status" for the correct academic year.

Remember to check your financial aid status frequently via **ONE.UF**.



Sign up for Direct Deposit

UF now requires that all students receiving financial aid sign up for direct deposit.

To sign up, go online to <https://my.ufl.edu/> and select "Access myUFL" to login. On the top toolbar, select "Main Menu." Choose "My Campus Finances," then "Direct Deposit—Student or PLUS."

Direct Deposit is the quickest and safest way to receive your financial aid refunds. Please direct any questions about direct deposit to the University Bursar (UB) at (352) 392-0737.

Update your contact information

Remember to update your contact information at www.my.ufl.edu. From the main menu, go to "My Account" and choose "Update my Directory Profile." Follow the instructions to verify and update all information.

Budgeting Your Money and Cost Saving Tips

A student's financial aid disbursements may be his/her first experience with budgeting. Since most financial aid disburses at the beginning of the semester, it's important to develop strategies to make your money last until the next semester's disbursement. A budget and good spending habits are key to financial well-being and stability, especially for a student on a fixed budget.

PLANNING FOR THE SEMESTER

When planning for the semester, you need to keep in mind:

- (1) the source of your money (savings, parents, financial aid, part-time work), and
- (2) when it will arrive, or be available (lump sum, installments, or beginning of semester).

If money comes from home, it may be best to receive it in monthly installments. Students who have a lump sum of available cash to last throughout the semester (for instance, from a student loan) must learn to budget it over four months. On the other hand, part-time jobs provide steady income. Money from some financial aid programs is not available at the beginning of the term, and students should be prepared to pay immediate expenses from other sources.

BASIC BUDGETING

Step 1—Calculate Your Projected Income

Begin by estimating the amount of money you will have to cover your expenses for the semester. Potential income sources may include:

- Your savings
- Earnings from a part-time job
- Financial aid awarded
- Parental contribution
- Benefits

Step 2—List Fixed Expenses

Fixed expenses are those that do not vary, such as tuition and fees. Ask yourself if you have any control over the cost of the item or service. List the item as a fixed expense only if the answer is no. The university develops standard budgets for categories of students within the school's population (see "How Your Need is Determined," on page 2). You can use these sample budgets as a guide to estimate your costs, here and in Step 3.

Step 3—List Variable Expenses

Variable expenses are subject to a certain amount of control. They can be obtained at varying costs, and in some cases you can do without them.

Examples include:

- Housing and meals
- Books and supplies
- Computer & cell phone costs
- Transportation
- Personal expenses
- Insurance
- Clothing maintenance

Step 4—Total Expenses

Add your fixed expenses to your variable expenses to obtain your "total expenses."

Step 5—Balancing Your Budget

Subtract your total expenses (Step 4) from your projected income (Step 1). If your estimated expenses are higher than your projected income, see "Cutting Costs" for ways to reduce your spending.

CUTTING COSTS

If your costs are out of line with your income, the solution lies in your variable expenses (Step 3). Try the following cost-cutting suggestions:

Housing & Meals

- Compare costs of living on campus with living off campus.
- Estimate the cost of utilities in each housing option.
- Consider living at home.
- Compare the cost of cooking or eating out with the cost of a meal plan.

Books & Supplies

Consider buying used books or checking out supplementary texts from the library.

Transportation

- Invest in a bicycle.
- Ride the local city bus. It's free with your Gator1 Card.
- When traveling home, compare airfare with bus and train fare.

Clothing/Personal/Insurance

- Limit clothing purchases to basics.
- Patronize second-hand clothing stores.
- Compare prices and buy sale items.
- Take advantage of campus insurance.



Office for Student Financial Affairs
S-107 Criser Hall, P. O. Box 114025
Gainesville, FL 32611-4025
(352) 392-1275
www.sfa.ufl.edu

NEWS Financial Aid for Gators is produced once a semester by the Information/Publication Services section of the Office for Student Financial Affairs, to inform students about financial aid programs and services that help UF students meet educational costs.

Director: Rick Wilder
Editor: Sharon Eyman

NEWS: Financial Aid for Gators is available in other formats for students with documented, print-related disabilities. Students who are speech- or hearing-impaired can contact the Florida Relay Service.
Dial 711 or 1-800-955-8771 (TTY)
Online at
<http://www.ftri.org/FloridaRelay>

The University of Florida is committed to equal treatment of students without regard to race, creed, color, religion, age, disability, sex, sexual orientation, marital status, national origin, political opinions or affiliations, or veteran status.

SFA CALENDAR

- May 20**
Summer A/C Fee Payment Deadline
- May 30**
Memorial Day, no classes
- July 4**
Holiday, no classes
- July 8**
Summer B Fee Payment Deadline
- July 22**
Deferred Fee Payment Deadline
- August 6**
Commencement

Satellite Aid Offices

Colleges of Dentistry & Veterinary Medicine
Meredith Nappy
Dental Tower, D3-22
Health Sciences Center
(352) 273-5999

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

College of Medicine
Eileen Parris
214 Harrell Medical Education Building,
(352) 273-7939

MBA/Graduate Business Programs
Hough 203
Connie Reed
(352) 273-4960
Lena Rabe
(352) 273-4961

College of Pharmacy
G208 HPNP Building, 101 Newell
Myra Edwards
(352) 273-6202

Colleges of Public Health and Health Professions & Nursing
Erica Alexander
G206 HPNP Building, 101 Newell
(352) 273-6115

Stay eligible for financial aid

You need to make satisfactory academic progress in order to continue receiving federal student aid. In other words, you have to make good enough grades, and complete enough classes (credits, hours, etc.), to keep moving toward successfully completing your degree.

Students who fail to meet the following criteria will be ineligible for federal, state, and/or institutional scholarship and grant funds:

- maintain the required cumulative grade point average,
- successfully complete the required percentage of attempted coursework,
- complete their program of study within the prescribed length of time.

Read about the quantitative and qualitative components you must meet to maintain your eligibility for financial aid at our website: <http://www.sfa.ufl.edu/process/SAP/>

Mark your calendar now to apply for 2017-18 financial aid starting October 1, 2016

View changes to the 2017-18 FAFSA at <http://www.sfa.ufl.edu/news/1718-fafsa-changes>

Federal Student Aid Number

1-800-4-FED-AID
(1-800-433-3243)



Financial Aid Addresses & Phone Numbers

U.S. Department of Education

Student Aid Information Center
P. O. Box 84
Washington DC 20044-0084
1-800-433-3243/1-800-730-8913 (TTY)
www.ed.gov/finaid/landing.jhtml?src=rt

Federal Direct Loan Information

<http://www.studentloans.gov>

- View loan documents
- Entrance Counseling
- Sign MPN
- Complete PLUS Request Process

National Student Loan Data System (NSLDS)

http://www.nsls.ed.gov/nsls_SA

Federal Direct Loan Consolidation

1-800-557-7392; 1-800-557-7395 (TTY)
<http://loanconsolidation.ed.gov>

Florida Bright Futures

For information about application, renewal requirements, reinstatements, restorations, appeals, and other topics, go to the

Florida Department of Education

website,
www.floridastudentfinancialaid.org

Send questions by email:

osfa@fldoe.org

Send mail to:

Florida Department of Education
Turlington Building, Suite 1314
325 West Gaines Street
Tallahassee, FL 32399
Toll-Free Hotline: 1-888-827-2004