Financial Aid Application Guide

GATOR AID
2013-14

UF | UNIVERSITY of FLORIDA
The Foundation for The Gator Nation

UF | **Student Financial Affairs**
Division of Enrollment Management
UNIVERSITY of FLORIDA

2013-14 GATOR AID INFORMATION

Office for Student Financial Affairs

The Office for Student Financial Affairs (SFA) provides 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.–5:00 p.m., Monday–Friday.

SFA also has satellite offices to assist graduate and professional students at the Colleges of Business, Medicine, Law, Dentistry, Veterinary Medicine, Public Health & Health Professions, Nursing, and Pharmacy.

Students enrolled in these colleges should contact the satellite offices for their cost of attendance and additional financial aid information. See "Contact Information" 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 UFor another institution.

2013-14 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*	$6,690	$6,690	$13,720
Books and Supplies	1,080	1,080	1,080
Computer/Cell Phone	1,280	1,280	1,380
Housing	5,230	——	6,590
Food	4,290	1,090	4,290
Transportation	550	550	550
Clothing Maintenance	690	690	690
Personal/Health Insur.	1,710	1,710	1,710
Total Budget	$21,520	$13,090	$30,010

* Tuition/fee figures are projected estimates for 2013-14 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 $22,278 to projected tuition/fees. Out-of-state graduate students should add $17,394 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.

2013-14 TUITION/FEES

The final approved tuition/fees for 2013-14 are not available at the time of printing. For current tuition and fee information, go to the University Bursar's website, www.fa.ufl.edu/bursar.

The University Bursar's Office is located in S-113 Criser Hall.

UF Federal School Code 001535

HOW TO APPLY

1 Complete a FAFSA on or after January 1, 2013. 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, using www.pin.ed.gov. Follow the instructions on the site.
- Visit www.sfa.ufl.edu/applying/fafsa-tips to read SFA's tips for completing the FAFSA.
- 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. 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.
- If you or your parents haven't filed federal income tax returns for the previous year when it is time to apply for aid, report "estimated" income information on your FAFSA. Consider using the "Income Estimator" option as you're completing the FAFSA. Once you've filed your taxes, you must correct your FAFSA if the estimate differs from your actual income.
- After successfully submitting your application, print and keep the confirmation page. This page contains your confirmation number and other important information. Remember, you can return to make corrections online at www.fafsa.ed.gov.

FAFSA Filing Options

- Request a paper FAFSA from the Federal Student Aid Information Center at 1-800-433-3243; OR
- Complete a PDF FAFSA, available for download from the FAFSA website at www.fafsa.ed.gov/options.htm. A PDF FAFSA can be filled out electronically. It must be printed and mailed for processing.

March 15, 2013
"On-Time" Financial Aid Application Deadline

- We must receive the results of your FAFSA with a valid EFC (Expected Family Contribution) 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. On-Time applicants are considered for the most, and best, aid. 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.

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—check it for accuracy.

- If you provide your email 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 email 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.

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 email stating the terms and conditions of aid programs awarded to you. Read it carefully, and follow any instructions that pertain to you.

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 supplied on the FAFSA. Awards for full-time students range from $602 to $5,635 per academic 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 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. Awards range from $200 to $2,413 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.

ⓘ www.sfa.ufl.edu/programs/grants

SCHOLARSHIPS

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

- Florida Academic Scholars Award
- Florida Medallion Scholars Award

Each award has different academic criteria for eligibility. The awards are at fixed rates and are calculated per credit hour.

The top-ranked scholar from each high school district also receives the Florida Top Scholars Award.

ⓘ www.floridastudentfinancialaid.org/SSFAD/bf

SFA Awarded Scholarships include 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 meet the on-time deadline for consideration and be enrolled full-time. See SFA's website for a complete list of these and other UF scholarships.

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

EMPLOYMENT

Part-time job opportunities are available for students. To learn more about student employment related programs, visit SFA's website at www.sfa.ufl.edu/programs/employment.

To search and apply for on-campus jobs, including **Federal Work Study (FWS)** and **Other Personnel Services (OPS)** positions, go to the UF Jobs website at jobs.ufl.edu.

ⓘ 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.

ⓘ www.crc.ufl.edu/students/studentJobGlance.html

LOANS

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

The Federal Direct Loan Program
Federal Direct Loans enable students to borrow money directly from the federal government. The U.S. Department of Education is the lender and delivers the money to the student through UF.

Subsidized Stafford Loans are need-based, federally subsidized loans available to undergraduate students. Interest is not charged on subsidized loans while enrollment is at least half-time and during deferment periods.

Unsubsidized Stafford Loans are not need-based. "Unsubsidized" means the interest is not deferred while in school.

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 Loans are available to parents of dependent undergraduates as well as graduate/professional students. PLUS

Loans have a fixed interest rate and repayment begins 60 days after the loan is fully disbursed, unless a deferment is requested.

Interest rates for all Direct Loans are subject to change. Visit www.sfa.ufl.edu/programs/loans for current rates.

ⓘ www.studentloans.gov

Federal Perkins Loans are awarded by SFA to students with the greatest financial need. Interest of 5 percent 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 percent to 9 percent 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 begins six months following graduation or termination as a half-time student at UF.

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

FLORIDA BRIGHT FUTURES

The Program

The Florida Bright Futures Scholarship Program, funded by the State of Florida, provides scholarships based on high school academic achievement. The program has different award levels, each with its own eligibility criteria and award amounts. Awards are per credit hour.

ⓘ www.sfa.ufl.edu/programs/bright-futures

Current Award Levels & Amounts

The Florida Academic Scholars Award is $100 per credit hour. The Florida Medallion Scholars Award is $75 per credit hour.

In addition, the Florida Academic Scholar with the highest academic ranking in each county will also receive the Academic Top Scholars Award—$43 per credit hour.

FAFSA Requirement

Complete and submit the FAFSA each year you wish to receive Bright Futures funding. The FAFSA does not have to indicate financial need, but it must be complete and error-free prior to a student's first disbursement of the academic year. The online application is at www.fafsa.ed.gov.

Renewal Requirements

All Bright Futures recipients are required to meet minimum credit hour and GPA requirements in order to renew their award each year. Students enrolled full time for both semesters are required to earn at least 24 semester hours in order to renew their award at the end of each academic year. For students not enrolled full time for both semesters, the hours required to renew are prorated.

Eligibility and Application:

Students must submit a complete, error-free Florida Financial Aid Application during their last year in high school, after December 1, and prior to graduation.

To be eligible, you must:

- be a Florida resident and a U.S. citizen or eligible non-citizen as determined by UF
- be enrolled as a degree/certificate seeking student
- enroll in a minimum of 6 semester hours per term by the end of UF's drop/add period.

Note: Eligibility criteria, award amounts, and renewal criteria are subject to change by the State of Florida. This information is accurate as of the 2012–2013 academic year.

For more information, students should contact the FDOE Office of Student Financial Assistance at 1-888-827-2004.

ⓘ www.floridastudentfinancialaid.org

DON'T FORGET

Don't Hesitate—Estimate!

Not done with your taxes when it's time to do your FAFSA? No worries. Just report estimated income information on your FAFSA.

If you and/or your parents haven't filed your federal income tax returns for the previous year when it is time to do your FAFSA, report "estimated" income on your FAFSA. Waiting until federal income taxes are finished could cause you to miss the financial aid application deadline. You must correct your FAFSA if the estimate differs from your actual income.

Reapply

Your financial aid application is not renewed automatically each year.

You must reapply for aid each year by updating your financial information and status. FAFSA on the Web saves much of your application information from year to year, which makes reapplying much faster.

INNOVATION ACADEMY @ UF

Innovation Academy (IA) is an enrollment model that operates on a unique spring-summer calendar.

IA students take UF courses on campus during the spring and summer terms instead of the traditional fall and spring terms, leaving each fall free for online courses, study abroad, internships, research, community service, and employment. Additionally, students are able to participate in fall semester activities available to all UF students.

IA & Financial Aid

IA students must meet the same financial aid deadlines as non-IA students, despite the difference in academic calendars.

This means that a student joining the Innovation Academy beginning in January of 2014 must meet UF's March 15, 2013 "On-Time" deadline in order to receive the most, and best, financial aid for the 2013-2014 academic year.

IA & Fall Semester

State and federal student aid programs are usually limited to two semesters in an academic year. Because the spring and summer semesters are the two primary academic terms for the IA program, financial aid funding options may be limited or unavailable for the fall semester.

If you pursue fall coursework at another college or university, be careful about accepting financial aid (i.e. Federal Pell Grant, Stafford Loans, and Florida Bright Futures Scholarship). It may reduce or remove your IA financial aid eligibility for the summer. Be sure to talk to your UF financial aid adviser first.
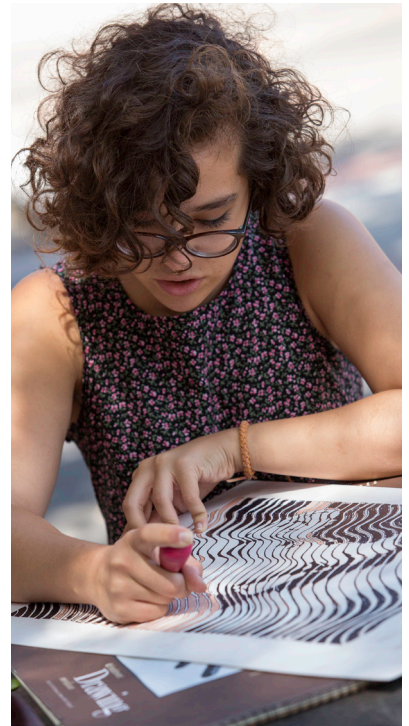
Bright Futures

IA students will be the only students allowed to utilize their Florida Bright Futures Scholarships during the summer semester of their two-semester period of enrollment.

IA Estimated Costs of Attendance

	Undergrad On Campus	Undergrad Off Campus	Undergrad Living at Home
Projected Tuition & Fees*	$6,690	$6,690	$6,690
Books and Supplies	1,080	1,080	1,080
Computer/Cell Phone	1,020	1,020	1,020
Housing	4,185	4,185	——
Food	3,655	3,655	985
Transportation	455	455	455
Clothing Maintenance	585	585	585
Personal/Health Insur.	1,285	1,285	1,285
Total Budget	**$18,955**	**$18,955**	**$12,100**

* Tuition/fee figures are projected estimates for 2013-14 for incoming freshmen students entering UF for the first time. Tuition/fees for continuing students may be lower. Out-of-state undergraduates should add $20,049 to projected tuition/fees. Undergraduate tuition/fees listed are based on an average of 30 credit hours of 0-4999 level courses. Rates per credit hour and block fees include the student health fee.

All projected figures are subject to change.

IA Deadlines

As an IA student, it's critical to understand that you must meet the same financial aid deadlines as non-IA students, despite the difference in academic calendars.

- IA students beginning in the spring of 2014 should complete their 2013-14 FAFSAs by March 15, 2013
- IA students beginning in the spring of 2015 should complete their 2014-15 FAFSAs by March 15, 2014

For more information regarding the Innovation Academy at the University of Florida, please visit:

www.sfa.ufl.edu/innovation-academy

www.innovationacademy.aa.ufl.edu

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 formula established by the U.S. Congress. It is used by the federal processor to calculate the 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.

Cost of Attendance
– Family Contribution
= Financial Need

Cost of Attendance includes tuition/fees, books and supplies, housing, food, transportation, clothing maintenance, and personal items/health insurance (see "2013-14 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.

ⓘ 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 2013-14 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 any of the following 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.

  ⓘ 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.

  ⓘ www.floridaprepaidcollege.com

- **Individual UF Colleges** Aid available through individual colleges within the university is listed on our scholarship search engine.

  ⓘ www.sfa.ufl.edu/search

- **The State of Florida** The FDOE 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.

  ⓘ www.floridastudentfinancialaid.org

- **Non-UF Scholarships/Loans** SFA's scholarship search engine includes outside scholarships in its results.

Summer Financial Aid

SFA will award summer money if:

1. you are attending UF as an Innovation Academy Student, or
2. funds are available for summer awards after fall/spring semester needs have been met, or
3. a student chooses to use aid originally awarded for fall or spring term during the summer.

To apply for summer 2013 financial aid, students should use a 2012-13 FAFSA.

To apply for summer 2014 financial aid, students should use a 2013-14 FAFSA.

ADDITIONAL INFO

Graduate Students
graduateschool.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. The Office of Research, Technology, and Graduate Education in 256 Grinter Hall maintains a list of private and outside scholarships and fellowships.

Students 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. DRC helps determine disability-related expenses not offered or provided by other agencies.

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.

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.

Transfer Students
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. 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.

Veterans
www.veterans.ufl.edu

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.

Study Abroad Students
www.abroad.ufic.ufl.edu

Awards from federal, state, and institutional 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.

For more information, view SFA's study abroad video on our YouTube page, www.youtube.com/ufsfa.

Transient Students
www.registrar.ufl.edu

UF degree-seeking students who enroll for courses at another state university or college in addition to taking UF courses or students who elect to exclusively attend another public post-secondary institution in the state of Florida 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 a consortium agreement or an approved application through the Florida Virtual Campus system along with an enrollment certification 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 Education Students
www.distance.ufl.edu

UF students enrolled in distance education or flexible learning (formerly correspondence study) 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.

Financial Aid Petitions

If you or 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

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

UF Direct Deposit Policy

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

To sign up, go to myUFL and select "Access myUFL" to login. On the top toolbar, select "Main Menu." Choose "My Campus Finances," then "Student Direct Deposit."

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 at (352) 392-0737.

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 email from us alerting you to check your financial aid status on ISIS at www.isis.ufl.edu to determine which documents to provide.

Federal regulations mandate that financial aid offices can only accept IRS tax transcripts to verify income. We can no longer accept copies of tax returns. An alternative to providing a tax transcript is to use the IRS data retrieval tool available through FAFSA on the Web.

Aid funds cannot be disbursed until you have submitted all requested documents and their accuracy 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 copies of all information you submit and record the date you send in the documents
- call the IRS at 1-800-829-1040 to request transcripts of your IRS forms, if tax documentation is requested
- sign your tax transcript before submission
- keep copies of your tax transcript and W-2s

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; only tax transcripts are acceptable
- 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;
  ⓘ www.sfa.ufl.edu/receiving/enrollment-requirements
- maintain satisfactory academic progress;
  ⓘ 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 email account for financial aid info;
- keep your email and mailing addresses up to date with UF, as well as with state and federal aid processors.

You Have the Right To

- be informed of: the correct procedures to apply for aid, the 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 of your financial aid file, in accordance with the Family Educational Rights and Privacy Act (FERPA);
- 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.

ⓘ www.sfa.ufl.edu/basics/rights-and-responsibilities

STAY CONNECTED

UFID & GatorLink	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. **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.	**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 email, personal webspace, VPN access, and connection to the UF wireless network. To sign up for a GatorLink account, go to www.gatorlink.ufl.edu. Students use their UFID in conjunction with their GatorLink ID and password to access myUFL and ISIS.
myUFL	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.	To access myUFL, sign in using your GatorLink username and password. 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."
SFA email	SFA uses email as the primary way to communicate with financial aid applicants and recipients. SFA also generates emails directly from students' financial aid files to inform them of requirements they still must complete to receive aid. Make sure to check your GatorLink email daily for important financial aid correspondence.	Students should be sure to clean out their inbox—an "over quota" mailbox won't accept new mail. Make sure your GatorLink email address is up to date and correctly configured to receive UF business correspondence, including email from SFA. To check your GatorLink configurations, go to www.gatorlink.ufl.edu.
ISIS	ISIS is UF's secure Integrated Student Information System, www.isis.ufl.edu. Using ISIS, students can: **Check Financial Aid Status & Disbursement Information** 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 2013-14, choose from: • "Aid Status" for information about missing documents, verification requirements, 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; **Sign Up for Direct Deposit** To have your financial aid deposited directly into your	checking account, go to ISIS and choose "Financial Services," then "Student Direct Deposit." For more information, contact the University Bursar in S-113 Criser or at (352) 392-0737. **Complete Loan Requirements** You are responsible for understanding and accepting the terms of your loan. 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. Using ISIS, you can: • Accept your loan • Complete Entrance or Exit Counseling • Complete a Master Promissory Note (MPN)
YouTube	SFA's YouTube page, www.youtube.com/ufsfa, contains a series of short, informative videos on a variety of financial aid-related topics. We have video	tutorials such as "ISIS and Your Federal Loans," "Using NSLDS to Track Your Loan History," and "Reporting Additional Aid."
Facebook	SFA maintains a Facebook page at www.facebook.com/ufsfa. While our Facebook page is not a forum for the discussion of students' 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.
Twitter	You can find us on Twitter at www.twitter.com/ufsfa. SFA uses Twitter to send short, timely messages to students who are interested in learning more about financial aid at the University of Florida.	SFA's tweets remind students of approaching deadlines, alert them to the availability of SFA's newsletter, share interesting financial news items, and more.

On SFA's Website

www.sfa.ufl.edu

SFA Forms

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

ⓘ **www.sfa.ufl.edu/publications/forms**

Publications

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

ⓘ **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.

ⓘ **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.

ⓘ **www.sfa.ufl.edu/search**

UF Net Price Calculator

The Net Price Calculator is an online tool designed to estimate the amount of grants, scholarships and other financial aid that is likely to be available to you. See the link on our homepage.

Other Helpful Websites

State of Florida Aid Programs
www.floridastudentfinancialaid.org

Florida Prepaid College Plan
www.floridaprepaidcollege.com

National Student Loan Data System (NSLDS)
www.nslds.ed.gov/nslds_SA

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

The University Bursar
www.fa.ufl.edu/bursar

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.

ⓘ www.privacy.ufl.edu

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.

ⓘ 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.

ⓘ http://www.ufsa.ufl.edu/students/fees_resources_policies/drug_free_school

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.

ⓘ 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.

ⓘ 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.

CONTACT INFORMATION

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)

SFA Satellite Offices
College of Dentistry
College of Veterinary Medicine
Dental Tower
D3-#43C, 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

College of Pharmacy
G 3338 Student Services Center
HPNP Bldg., 101 Newell Drive
(352) 273-6202

College of Public Health & Health
Professions; College of Nursing
G208 Student Services Center
HPNP Bldg., 101 Newell Drive
(352) 273-6115

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

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
1-800-730-8913 (TDD)
www.studentaid.ed.gov

Direct Loan Tools & Resources
www.studentloans.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

2013-14 IMPORTANT DATES

January 1, 2013
Apply now for aid for 2013-14

March 15, 2013
"On-Time" UF Financial Aid Application Deadline for 2013-14 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 2013—October 18
Spring 2014—March 14
Summer 2014—May 16

June 30, 2014
Deadline to submit a FAFSA to apply for any federal aid program for 2013-14

The *Gator Aid Application Guide* is published annually by the Office for Student Financial Affairs.

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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.

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.

UF | **Student Financial Affairs**
Division of Enrollment Management
UNIVERSITY of FLORIDA

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