



## 2017-18 Student Guide to Financial Aid Programs

This document is also available on the OSFA Website at [https://osfa.uga.edu/OSFA\\_Student\\_Guide](https://osfa.uga.edu/OSFA_Student_Guide) and provides a brief summary of the financial aid programs and processes at UGA.

### 1. What are the types of student financial aid?

- Grants** – funds you do not have to repay (unless, for example, you withdraw from school and owe a refund)
- Scholarships** – funds you do not have to repay (unless, for example, you withdraw from school and owe a refund). Scholarships can be based on academic merit, established need, or both.
- Employment** – part-time jobs through which you earn money to help you pay for school. Employment can be need-based or non-need-based.
- Loans** – funds you borrow for college **which you must repay with interest.**
- Other** – VA Education Benefits; Graduate Student Assistantships; tuition waivers, etc.

### 2. What are the aid programs or other financial assistance I can apply for to attend UGA?

- For information on the sources of financial aid, see next two pages.

### 3. How do I apply for Federal Student Aid (FSA)?

- Students and parents of dependent students must complete a new Free Application for Federal Student Aid (FAFSA) **every Award Year** they wish to apply for Federal Student Aid (FSA). The FAFSA also qualifies as the application for the Zell Miller or HOPE Scholarship. However, also see number 4 “How do I apply for the Zell Miller or HOPE Scholarship?” if you are applying for the Zell Miller or HOPE Scholarship.
- The 2017-18 Award Year begins August 2017. Students and parents of dependent students should complete the 2017-18 Free Application for Federal Student Aid (FAFSA) as soon after October 1, 2016 as possible.
- See the OSFA Web page, <http://osfa.uga.edu/application.html>, for complete details regarding the FAFSA application process at UGA.

### 4. How do I apply for the Zell Miller or HOPE Scholarship?

- Even if you have completed a FAFSA for the 2017-18 Award Year, we encourage all Zell Miller and HOPE eligible students to apply for HOPE/ Zell via [www.gafutures.org](http://www.gafutures.org). To apply via this web site, you must complete the Georgia Scholarship/Grant Application (GSFAPPS) which can be accessed by clicking on the “HOPE & State Aid Programs” tab, and then click on “State Aid Applications”. Generally students only need to complete the GSFAPPS one time for the Zell or HOPE Scholarship while students and parents of dependent students must complete a new FAFSA each award year.

### 5. I have electronically submitted my completed FAFSA to the U.S. Department of Education, now what?

- Monitor the e-mail account that you provided on your FAFSA. Once the U.S. Department of Education’s Central Processing System (CPS) receives and processes your FAFSA, CPS will e-mail you approximately three to five days later that your Student Aid Report (SAR) is ready for you to view at <https://fafsa.ed.gov/>. CPS will also transmit your FAFSA data to us if you provided UGA’s School Code (001598). If you failed to provide any required information on your FAFSA, the CPS will e-mail you regarding that as well.

### 6. The 2017-18 FAFSA asks for my parents’ 2015 income information, but my parents’ income is a lot less this year because my father retired, and they have been paying off medical bills as well. There is no way to report that information on the FAFSA. What do we do?

- You and your parents need to go ahead and complete the FAFSA providing all the requested income information. Once you have submitted your FAFSA to the CPS and they have e-mailed you to review your SAR (see number 5 above), you need to contact OSFA and ask to speak with a counselor about a “Professional Judgment” review.
- See number 20 for OSFA contact information.

### 7. I answered “No” to FAFSA questions 46 thru 58 and the FAFSA says my parents’ income information must also be provided. I have been living with my grandmother and have not had any contact with either of my parents for a long time. What do I do?

- Go ahead and complete your FAFSA without providing any parental information and submit it to the CPS. The CPS will not fully process your FAFSA and will instruct you to contact your school’s financial aid office. Call OSFA and ask to speak with one of our counselors to discuss your situation. If the counselor determines your situation warrants, OSFA will consider a formal “Professional Judgment” review of your application. The OSFA counselor will inform you regarding the documentation you need to provide us.
- See number 20 for OSFA contact information.

### 8. What is Verification?

- The U.S. Department of Education created the verification process to confirm the accuracy of the information provided on the FAFSA. By federal regulation, UGA OSFA is responsible for conducting the verification process.
- See <https://osfa.uga.edu/policies/verification> for details regarding this process.

### 9. How do I check to see if I have been selected for verification and/or if I need to do anything else to complete my application for financial aid?

- To check your financial aid application status in ATHENA, go to <http://osfa.uga.edu/athena-checkstatus.html> to see the three methods of accessing ATHENA that is available to you.
- Once you have accessed your financial aid status in ATHENA, carefully review the information and provide UGA OSFA all requested documents.

## Federal Student Aid (FSA) Programs

(See number 3 above regarding the Federal Student Aid application process)

Programs	Types of Aid	Eligibility Overview	Award Amounts
Federal Pell Grant	Grant	For the 2017-18 award year, undergraduate students with an Expected Family Contribution (EFC) no greater than 5328 who have not earned a bachelor's or professional degree. See <a href="http://osfa.uga.edu/pell.html">http://osfa.uga.edu/pell.html</a>	For the 2017-18 Award Year, up to a maximum of \$5,920 per award year.  Amount will vary depending on EFC and enrollment status.
Iraq & Afghanistan Service Grant	Grant	An otherwise Pell-eligible student who does not have a Pell eligible EFC whose parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001. The U.S. Dept. of Ed Central Processing System (CPS) notifies the FAFSA applicant of apparent eligibility based on a Department of Defense (DoD) computer match.	See Federal Pell Grant Award Amounts above.
Federal Supplemental Education Opportunity Grant (FSEOG)	Grant	For Federal Pell Grant eligible undergraduate students. Program funding is very limited. See <a href="http://osfa.uga.edu/fseog.html">http://osfa.uga.edu/fseog.html</a>	Up to \$1,000 per award year/\$500 per semester
Federal Work-Study (FWS)	Need-Based Employment	For undergraduate and graduate students with established need. Jobs are part-time and primarily on-campus. Program funding is limited. See <a href="http://osfa.uga.edu/fws/index.html">http://osfa.uga.edu/fws/index.html</a>	For the 2017-18 Award Year, \$7.90 per hour if awarded and then hired. Maximum award/earnings \$1,500 per semester fall & spring. Minimum award/earnings \$750 per semester fall & spring.
Federal Perkins Loan	Loan	For undergraduate students with established need. <b>Students must repay the loan.</b> Program funding is limited. See <a href="http://osfa.uga.edu/perkins.html">http://osfa.uga.edu/perkins.html</a> <b>Effective the 2017-18 Award Year, graduate/professional students are no longer eligible.</b>	Undergraduates: Maximum \$2,750 per term/\$5,500 per award year.
Federal Direct Subsidized Loan	Loan	For undergraduate students with established need. U.S. Department of Education pays interest while student is enrolled in at least 6 hours and during the grace period. <b>Students must repay the loan.</b> See <a href="https://osfa.uga.edu/types-of-aid/undergraduate/loans/federal-direct-subsidized-loan">https://osfa.uga.edu/types-of-aid/undergraduate/loans/federal-direct-subsidized-loan</a> Graduate/Professional students are not eligible.	Maximum per Award Year: \$3,500 1 <sup>st</sup> Year undergraduates; \$4,500 2 <sup>nd</sup> Year undergraduates; \$5,500 3 <sup>rd</sup> /4 <sup>th</sup> Year undergraduates
Federal Direct Unsubsidized Loan	Loan	For undergraduate and graduate/professional students. <b>Students are responsible for all interest and must repay the loan.</b> Undergraduate students see <a href="https://osfa.uga.edu/types-of-aid/undergraduate/loans/federal-direct-unsubsidized-loan">https://osfa.uga.edu/types-of-aid/undergraduate/loans/federal-direct-unsubsidized-loan</a> Graduate/Professional students see <a href="https://osfa.uga.edu/types-of-aid/graduate/loans/federal-direct-unsubsidized-loan">https://osfa.uga.edu/types-of-aid/graduate/loans/federal-direct-unsubsidized-loan</a>  *The undergraduate student Unsubsidized Loan Maximums per Award Year in the right hand column are reduced by the amount of any Subsidized Loans awarded to the student.	Dependent Undergraduate Maximums per Award Year: *\$5,500 1 <sup>st</sup> Year undergraduates; *\$6,500 2 <sup>nd</sup> Year undergraduates; *\$7,500 3 <sup>rd</sup> /4 <sup>th</sup> Year undergraduates.  Independent Undergraduate Maximums per Award Year: *\$9,500 1 <sup>st</sup> Year undergraduates; *\$10,500 2 <sup>nd</sup> Year undergraduates; *\$12,500 3 <sup>rd</sup> /4 <sup>th</sup> Year undergraduates.  Graduate/Professional Maximum per Award Year: \$20,500
Federal Direct PLUS Loan	Loan	For parents of dependent undergraduate students (See <a href="http://osfa.uga.edu/parent.html">http://osfa.uga.edu/parent.html</a> ) and for graduate/professional students (See <a href="http://osfa.uga.edu/grad_plus.html">http://osfa.uga.edu/grad_plus.html</a> ). <b>Borrowers are responsible for all interest and must repay the loan.</b>	Maximum per Award Year is student's Cost of Attendance (COA) minus any other aid student receives.

# State of Georgia Student Aid

(\*Also see number 4 above regarding the HOPE & Zell Miller Scholarship application process)

Programs	Types of Aid	Eligibility Overview & How to Apply	Award Amounts
Zell Miller Scholarship	Scholarship	See <a href="https://osfa.uga.edu/hope.html%23zell">https://osfa.uga.edu/hope.html%23zell</a>	100% of basic tuition
HOPE Scholarship	Scholarship	See <a href="http://osfa.uga.edu/hope.html#hope">http://osfa.uga.edu/hope.html#hope</a>	Per credit hour dollar amount annually set by the Georgia Student Finance Commission (GSFC)
Georgia HERO Scholarship	Scholarship	See <a href="http://osfa.uga.edu/hero.html">http://osfa.uga.edu/hero.html</a>	Can be up to \$2,000 per academic year
Scholarship for Engineering Education for Minorities	Scholarship	See <a href="https://www.gafutures.org/media/113368/msee-application-fy2017.pdf">https://www.gafutures.org/media/113368/msee-application-fy2017.pdf</a>	Can be up to \$5,250 per academic year
Georgia Public Safety Memorial Grant	Grant	See <a href="http://osfa.uga.edu/memorialgrant.html">http://osfa.uga.edu/memorialgrant.html</a>	Cost of Attendance minus all other awarded aid not to exceed \$18,000 per award year.
Student Access Loan	Loan	See <a href="http://osfa.uga.edu/access.html">http://osfa.uga.edu/access.html</a>	Can be up to \$8,000 per academic year

## UGA Programs

Programs	Types of Aid	Eligibility Overview & How to Apply	Award Amounts
UGA Academic Scholarships	Scholarship	See <a href="http://osfa.uga.edu/announcements.html">http://osfa.uga.edu/announcements.html</a>	Varies
Scholarship Announcements	UGA & Non-UGA Scholarships	See <a href="http://osfa.uga.edu/announcements.html">http://osfa.uga.edu/announcements.html</a>	Varies
Graduate Assistantships, Fellowships, Scholarships, Tuition Waivers	Other	See <a href="http://grad.uga.edu/index.php/current-students/financial-information/graduate-school-based-financial-assistance/">http://grad.uga.edu/index.php/current-students/financial-information/graduate-school-based-financial-assistance/</a>	Varies
Out-of-State Tuition Waivers	Other	See "Out of State Tuition Differential Waiver Forms" at <a href="http://www.reg.uga.edu/forms">http://www.reg.uga.edu/forms</a>	Waives out-of- state tuition if meet specific Georgia Board of Regents (BOR) policy criteria
UGA Non-FWS Jobs	Non-Need-Based Employment	See <a href="http://career.uga.edu/job_search/jobs/part_time_on_campus">http://career.uga.edu/job_search/jobs/part_time_on_campus</a>	Varies

## Other Sources

Programs	Types of Aid	Eligibility Overview & How to Apply	Award Amounts
VA Education (GI Bill) Programs	Other	See <a href="http://reg.uga.edu/veterans">http://reg.uga.edu/veterans</a>	Varies
Private Student Loans	Loan	See <a href="http://osfa.uga.edu/private.html">http://osfa.uga.edu/private.html</a>	Student's Cost of Attendance minus all other awarded aid.
Web-based free scholarship search engines	Scholarship	See <a href="http://osfa.uga.edu/announcements.html">http://osfa.uga.edu/announcements.html</a>	Varies

### 10. I have been awarded scholarships from someone other than OSFA and the donors said they would send the scholarship checks to UGA. How do I receive those funds?

- a. First of all, you need to report these scholarships to OSFA by logging in to the "My OSFA" Portal <https://my.osfa.uga.edu/forms/136> using your UGA MyID and password. Then provide the requested information about your scholarships. OSFA will add these to your Award as a resource.
- b. You need to inform each scholarship donor he/she needs to mail your scholarship check and disbursement instructions to: **University of Georgia, Office of Student Financial Aid (OSFA), 220 Holmes-Hunter Academic Building, Athens, GA 30602-6114.**
- c. Once we receive the check(s), we will add them to your financial aid Award and then forward the checks to UGA Student Account Services to credit them to your UGA student account. UGA Student Account Services will then deliver any remaining balance to you. **See number 18 for more information about the financial aid delivery process.**

### 11. How do I find out how much aid I will receive?

- a. Depending on the time of the year, once you complete the financial aid process by providing all requested documentation to UGA OSFA, OSFA then creates either an **Estimated Award** or an **Official Award** which you may view in ATHENA.
- b. OSFA will e-mail you using your UGAMail account once you have been awarded aid. Official Awards are generated around June 1 of each year once tuition and fees for the upcoming Award Year have been set by the University System of Georgia (USG) Board of Regents (BOR) and the HOPE and Zell Scholarship award amounts have been set by the Georgia Student Finance Commission (GSFC). Prior to June, you will receive an "Estimated Award". Go to <https://osfa.uga.edu/your-award-status/awards-on-athena> for more information about Estimated Awards and Official Awards.

- 12. If I accepted all or part of the Federal Direct Subsidized or Unsubsidized Loan(s) offered on my Official Award, do I need to do anything else to apply for the loans?**
- If you have not previously received a Federal Direct Subsidized or Unsubsidized Loan while attending UGA, you must complete both Web-based Entrance Counseling and a Master Promissory Note (MPN).
  - Go to <https://osfa.uga.edu/policies/federal-direct-loan-fdl-application-steps> to see the 'Federal Direct Loan Application Steps' you need to complete based on your status as an undergraduate or graduate/professional student borrowing a Federal Direct Loan.
- 13. I was awarded a Federal Perkins Loan that I accepted. Do I need to do anything else to apply for this loan?**
- You must complete and sign a Federal Perkins Loan Promissory Note and/or Disclosures which you can do on-line.
  - You will receive an e-mail in your UGA Mail account from Educational Computer Systems, Inc. (ECSI) on behalf of UGA Student Account Services instructing you how to complete the web-based process. Federal Perkins Loan funds cannot be disbursed until all the requested electronic documents are accurately completed.
- 14. I am a dependent undergraduate student and my parent wants to apply for the Federal Direct Parent PLUS Loan that is on my Official Award. How does he apply for the PLUS Loan?**
- Your borrowing parent must print, complete and send the "Federal Direct Parent PLUS Loan Request Form" to UGA OSFA and sign in to StudentLoans.gov and request a Direct PLUS Loan. Your borrowing parent must also complete a Master Promissory Note (MPN) if he has not previously borrowed a PLUS Loan based on your enrollment at UGA or if the prior MPN required an endorser.
  - Go to <https://osfa.uga.edu/policies/federal-direct-loan-fdl-application-steps#ParentPLUS> to see how to complete these steps.
- 15. I am a graduate student and accepted all or part of the Federal Direct Graduate PLUS Loan that is on my Official Award. What do I do next to receive the PLUS Loan funds?**
- If you have not previously received a Graduate PLUS Loan at UGA, you must log in to StudentLoans.gov and complete a Master Promissory Note (MPN) and complete Entrance Counseling. If you did previously complete a Graduate PLUS MPN that required an endorser, you must complete another one.
  - Go to <https://osfa.uga.edu/policies/federal-direct-loan-fdl-application-steps#GradPLUS> to see how to complete these steps.
- 16. Can the parent of a dependent undergraduate student or a graduate student still receive a Direct PLUS Loan if the U.S. Department of Education determines he or she has an adverse credit history?**
- A credit check is performed during the PLUS Loan application process. If the borrower has an adverse credit history, the borrower can obtain an endorser who does not have an adverse credit history, or the borrower can document to the satisfaction of the U.S. Department of Education there are extenuating circumstances relating to the adverse credit history. See <https://studentaid.ed.gov/sa/sites/default/files/plus-adverse-credit.pdf> for more information and all credit counseling requirements.
  - If a Parent PLUS Loan borrower is still unable to obtain a PLUS Loan, then the undergraduate student may be eligible for an additional unsubsidized loan. The student can complete an OSFA "Change In Aid" request at <https://my.osfa.uga.edu/forms/133> to request the additional unsubsidized loan.
- 17. I accepted the Federal Work-Study (FWS) offer that is on my Official Award. What do I do now?**
- OSFA will send an e-mail to your UGA Mail account providing you instructions on how to access the FWS Job List. It is your responsibility to apply for and be hired into an FWS position before the deadline reflected on the FWS Job list.
  - Go to <http://osfa.uga.edu/fws/index.html> for more information about the FWS program.
- 18. How and when will the financial aid that I have been awarded be available to me?**
- If there are no institutional holds on your record, the semester's aid that you have been awarded, have accepted, and for which you have completed all additional requirements (such as for loans) will be disbursed to your UGA student account once you have registered in the number of credit hours required for each type of awarded aid.
  - UGA Student Account Services will then apply your semester charges for tuition and fees; course and lab fees; Residence Hall Rent, Food Service Plans and Parking Permits to that semester's aid.
  - If you wish to allow UGA Student Account Services to use your available aid to pay for the "other" charges on your student account (miscellaneous fees, returned checks, parking fees, late fees, health insurance, etc.), Login to ATHENA ([athena.uga.edu](http://athena.uga.edu)) > click on the "Student Account" block > click on "Permission to Pay" and give Student Account Services the authority to use your aid to pay your "other" student account charges.
  - UGA Student Account Services cannot deliver any remaining aid funds directly to students earlier than 10 days before the first day of class each semester.** If you still have aid remaining in your student account after your charges have been paid, UGA Student Account Services will then deliver those remaining funds directly to you either by Electronic Funds Transfer (EFT) or by mailing you a check for the remaining balance. The EFT process is quicker and safer than having checks mailed to you. For guidance on setting up your Student Accounts Refund Profile, go to the UGA Bursar Web site <http://www.bursar.uga.edu/> and on their homepage, under "Instructions & FAQ's" click on "Refund Profile Setup".
- 19. I heard that in addition to meeting all the eligibility criteria for the financial aid I have been awarded, I must also maintain Satisfactory Academic Progress (SAP). What is SAP?**
- The U.S. Department of Education requires all educational institutions to establish a SAP policy for determining if an otherwise eligible student is making satisfactory academic progress in his or her educational program and may therefore receive assistance under the Federal Student Aid (FSA) programs. In addition, all State of Georgia financial assistance program regulations (HOPE, Zell Miller Scholarships, etc.) require students to meet the school's SAP standards.
  - Go to <http://osfa.uga.edu/sap.html> to review the complete UGA SAP Policy.
- 20. How do I contact OSFA?**
- E-mail us at [osfa@uga.edu](mailto:osfa@uga.edu). Our Web Site: <http://osfa.uga.edu/index.html>
  - Visit us Monday – Friday, 8am-5pm (no appointments needed). See Map at <http://osfa.uga.edu/directions.html>  
Office of Student Financial Aid (OSFA)  
University of Georgia  
220 Holmes/Hunter Academic Building  
Athens, GA 30602-6114  
*(Note: OSFA is located on the 2<sup>nd</sup> floor of the Holmes/Hunter Academic Building. Visitors with disabilities who are unable to visit our 2<sup>nd</sup> floor office can stop by the OSFA Disability Access office in Room 115A on the first floor.)*
  - Call us at (706) 542-6147 or Fax us at (706) 542-8217