Application Process - State Financial Aid

GSFAPPS
“Georgia Student Financial Aid Application System”

• Application valid for up to 7 years
• Covers HOPE and Zell Scholarship
• www.gafutures.org
HOPE Scholarship

High School Academic Eligibility
- 3.0 “High School” HOPE GPA
- Must have passed at least 4 rigorous courses while in high school

College Academic Eligibility
- 3.0 “College” HOPE GPA

What will HOPE Scholarship Pay?
- HOPE pays = portion of tuition at a per credit hour rate up to 15 hours per semester
- For the 2017-18 academic year the HOPE per credit hour amount at UGA is $240.
### HOPE Scholarship Amounts

**2017-18**

**UNIVERSITY OF GEORGIA HOPE AMOUNTS**

*(MAXIMUM $240 PER CREDIT HOUR)*

**17-18 AY**

In-State One Semester Flat Rate Tuition Amounts

1 to 6 hours: $2838
7+ hours: $4776

**17-18 AY**

One Semester Student fees: $1133
(Student fees are not covered by HOPE or Zell)

<table>
<thead>
<tr>
<th>Hours</th>
<th>17-18 Tuition Covered by HOPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>$3600</td>
</tr>
<tr>
<td>14</td>
<td>$3360</td>
</tr>
<tr>
<td>13</td>
<td>$3120</td>
</tr>
<tr>
<td>12</td>
<td>$2880</td>
</tr>
<tr>
<td>11</td>
<td>$2640</td>
</tr>
<tr>
<td>10</td>
<td>$2400</td>
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<tr>
<td>9</td>
<td>$2160</td>
</tr>
<tr>
<td>8</td>
<td>$1920</td>
</tr>
<tr>
<td>7</td>
<td>$1680</td>
</tr>
<tr>
<td>6</td>
<td>$1440</td>
</tr>
<tr>
<td>5</td>
<td>$1200</td>
</tr>
<tr>
<td>4</td>
<td>$960</td>
</tr>
<tr>
<td>3</td>
<td>$720</td>
</tr>
<tr>
<td>2</td>
<td>$480</td>
</tr>
<tr>
<td>1</td>
<td>$240</td>
</tr>
</tbody>
</table>
Zell Miller Scholarship

High School Academic Eligibility
• 3.7 “High School” Zell GPA and
• 4 rigorous courses while in high school and
• Test Score Component – 1200 (CR/M) SAT or 26 ACT in one test administration (by HS Graduation)
  OR
  Be Valedictorian or Salutatorian

If NOT eligible out of High School = NEVER eligible

College Academic Eligibility
• 3.3 “College” Zell GPA

What will Zell Miller Scholarship Pay?
• ZELL pays = 100% of the standard rate of tuition
STEM Courses & HOPE/ Zell Miller Scholarship

Science, Technology, Engineering, and Math Courses and the HOPE and Zell Miller Scholarships

Effective Fall 2017, when calculating the HOPE and Zell Miller Scholarship postsecondary GPA, an additional weight of 0.5 will be added to grades of B, C, and D for approved degree level science, technology, engineering, and math (STEM) courses taken at an eligible postsecondary institution Fall 2017 or later.

Where can I find out which STEM courses are approved?
The approved STEM courses will be listed in the STEM Weighted Course Directory. https://apps.gsfc.org/securenextgen/dsp_stem_course_listings.cfm
UGA Versus HOPE/ Zell Miller GPA

A student’s UGA GPA and HOPE/ Zell Miller GPA are often different.

This is due to:
• UGA uses a PLUS/ Minus system. HOPE/ Zell does not.
• As of Fall 2017, approved STEM courses will receive added weight for HOPE/ Zell GPA calculation purposes.

What does this mean for students?
Students should contact the Office of Student Financial Aid to find out their HOPE/ Zell GPA.
How to Maintain HOPE & Zell Miller Scholarships

OSFA must check for a 3.0 HOPE GPA or 3.3 Zell GPA at the 30, 60 and 90 HOPE attempted hour Benchmarks.

Students either:
1) Maintain 2) Gain or 3) lose HOPE or Zell at these Benchmarks.

OSFA must also check for a 3.0 HOPE GPA or 3.3 Zell GPA after every Spring Semester.
   Students either
   (1) maintain or (2) lose HOPE or Zell eligibility at the Spring checkpoint.

- Students cannot (re)gain HOPE or Zell unless Spring is also their 30, 60 or 90 Benchmark.
Federal Student Aid

To apply for federal student aid, complete the:
Free Application For Federal Student Aid
(FAFSA)
www.fafsa.gov
What is Federal Aid?

Federal Pell Grant

Federal Supplemental Educational Opportunity Grant

Federal Work Study

Federal Direct Student Loans

Federal Parent PLUS Loan
What is Federal Work Study?

Federal Work Study provides part-time, on-campus jobs for students.

Student work schedules are usually flexible and planned around the student’s class schedule.

Accepting Your FWS Award:
Students must accept both semesters or cancel both semesters. Students can accept the FWS amount reflected on their official Award or a smaller amount not less than $1500. FWS Awards are for both the Fall and Spring Semesters.

Obtaining Employment
Students who have accepted their FWS award will receive an e-mail from OSFA regarding how to access the FWS job list a few days after they accept the award in Athena. It is the student’s responsibility to apply for and be hired in an FWS position before the deadline stated on the FWS jobs list. Students cannot be hired for more than one FWS position.
## Federal Direct Student Loans

The following chart shows the annual and aggregate limits for subsidized and unsubsidized loans.

<table>
<thead>
<tr>
<th>Year</th>
<th>Dependent Students (except students whose parents are unable to obtain PLUS Loans)</th>
<th>Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)</th>
</tr>
</thead>
<tbody>
<tr>
<td>First-Year Undergraduate Annual Loan Limit</td>
<td>$5,500—No more than $3,500 of this amount may be in subsidized loans.</td>
<td>$9,500—No more than $3,500 of this amount may be in subsidized loans.</td>
</tr>
<tr>
<td>Second-Year Undergraduate Annual Loan Limit</td>
<td>$6,500—No more than $4,500 of this amount may be in subsidized loans.</td>
<td>$10,500—No more than $4,500 of this amount may be in subsidized loans.</td>
</tr>
<tr>
<td>Third-Year and Beyond Undergraduate Annual Loan Limit</td>
<td>$7,500—No more than $5,500 of this amount may be in subsidized loans.</td>
<td>$12,500—No more than $5,500 of this amount may be in subsidized loans.</td>
</tr>
</tbody>
</table>
If I am a first-time borrower are there extra steps I need to take in order to procure my Federal Direct Student Loan(s)?

If it is your first time receiving a Direct Loan, you will be required to:

- complete entrance counseling, a tool to ensure you understand your obligation to repay the loan; and
- sign a Master Promissory Note (MPN), agreeing to the terms of the loan.
Athena Instructions

Web address: osfa.uga.edu

Athena Instructions!
How to View Award

Step 1. Once you are logged into Athena, click on Financial Aid Tab.

RELEASE: 8.19
How to View Award

Step 2. Select Award for Aid Year

Welcome, John Doe to the new Athena

Financial Aid Status
- Review your overall financial aid status including:
  - Any unsatisfied requirements
  - Financial Aid Hold
  - Financial Aid Satisfactory Academic Progress (SAP) status
  - Financial Aid Cost of Attendance (COA)
  - Important messages

- Award
  - Financial Aid Award
  - Accept or decline any offered Loans or Federal Work Study
  - Review your Award Payment Schedule

- Federal Shopping Sheet
  - Information about the Cost of Attendance and any Aid that you may have been awarded is provided in a standardized format which facilitates easy comparison with other higher education institutions.

- Email the Office of Student Financial Aid
  - If you still have questions about your "Financial Aid Status" or your "Award", please email the Office of Student Financial Aid (OSFA).
How to View Award

Step 3. View & Accept Terms & Conditions

IMPORTANT NOTE:
You must accept Terms and Conditions before you can view your Financial Aid Award.

- Click on the Terms and Conditions tab, review the information then click Accept.
- Once the Terms and Conditions are accepted click on the Accept Award Offer tab to view your Financial Aid Award.

Summer Aid
Summer aid added.

Click on each tab displayed on this page to view your Financial Aid Award details for this aid year. If you have questions regarding your Financial Aid Award, please contact the Office of Student Financial Aid (OSFA).
How to View Award

Step 4. Accept or Decline Award Offer.
ESTIMATED UGA UNDERGRAD COA FOR 2017 – 18 (2 SEMESTERS)

<table>
<thead>
<tr>
<th>ON CAMPUS</th>
<th>GA Resident On-Campus</th>
<th>NON Resident On-Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition*</td>
<td>$9,552</td>
<td>$28,126</td>
</tr>
<tr>
<td>Student Fees*</td>
<td>$2,266</td>
<td>$2,266</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$986</td>
<td>$986</td>
</tr>
<tr>
<td>Room*</td>
<td>$6,104</td>
<td>$6,104</td>
</tr>
<tr>
<td>Board*</td>
<td>$3,956</td>
<td>$3,956</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,170</td>
<td>$1,880</td>
</tr>
<tr>
<td>Living Expenses</td>
<td>$2,370</td>
<td>$2,370</td>
</tr>
<tr>
<td>Total</td>
<td>$26,404</td>
<td>$45,688</td>
</tr>
</tbody>
</table>
Scholarships

www.fastweb.com
www.collegeboard.org
www.finaid.org/scholarships
https://my.osfa.uga.edu/scholarships
https://www.admissions.uga.edu/Prospective-Students/Tuition-Fees/Scholarships/External-Scholarships
Where Should Outside Scholarship Checks Be Sent?

Outside scholarship checks should be mailed to OSFA.

Include student’s full name and last 4 digits of SSN or full 81# on the check.
For Aid to Be Available to Pay Toward University Charges

Students can apply and be considered for Non-Limited Need-Based Funds any time during the Award Year (as long as they still meet all eligibility criteria); however, in order for financial aid to be available in time to pay toward your Fall 2017 semester’s student account charges, you should assure you complete the financial aid process by the following date:

July 3, 2017
How to Apply for the Parent PLUS Loan

Log in with the Parent's FSAID to Apply for the Parent PLUS Loan

Undergraduate Students

The first step in getting student aid is completing the Free Application for Federal Student Aid (FAFSA®) at www.FAFSA.gov. You must do this every year.

Graduate/Professional Students

- Complete Entrance Counseling
- Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)
- Complete Financial Awareness Counseling
- Complete Exit Counseling
- Use the Repayment Estimator
- Complete TEACH Grant Counseling
- Complete TEACH Grant Agreement to Serve

Parent Borrowers

- Repayment & Consolidation
How to Apply for the Parent PLUS Loan….
How to Apply for Parent PLUS Loan…..

Select the type of Direct PLUS Loan Application you would like to complete

Direct PLUS Loan Application for Graduate/Professional Students
William D. Ford Federal Direct Loan Program
Federal Direct PLUS Loan Request for Supplemental Information

Students must be logged in using their own FSA ID.
Learn More
Preview a read-only version of the Graduate/Professional Direct PLUS Loan Application

Direct PLUS Loan Application for Parents
William D. Ford Federal Direct Loan Program
Federal Direct PLUS Loan Request for Supplemental Information

Parents must be logged in using their own FSA ID.
Learn More
Preview a read-only version of the Parent Direct PLUS Loan Application

Some schools may have a different process for obtaining the additional information needed to process your Direct PLUS Loan application. You may verify that your school participates in this process after you select a borrower type below or by contacting the school’s financial aid office.

Your school will tell you what loans, if any, you are eligible to receive. If you have questions regarding your loan eligibility, the next steps in the processing of your loan, or no longer wish to receive the loan, contact your school’s financial aid office.
How to Apply for Parent PLUS Loan

DIRECT PLUS LOAN APPLICATION

1. Loan Information
2. Borrower Information
3. Review
4. Credit Check & Submit

Select an Award Year

Award Year:

Select

Student Information

Name

First Name:

Middle Initial:

Last Name:

Warning: Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the US. Criminal Code and 20 USC 1097.
Parent Must Also Submit Parent PLUS Request Form to OSFA

### Federal Direct Parent PLUS Loan Request Form

<table>
<thead>
<tr>
<th>Student’s Full Name</th>
<th>Student’s UGA ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>81</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Student’s Email Address</th>
<th>Student’s Telephone Number</th>
</tr>
</thead>
</table>

- Step 1: The student must complete the 2016-17 FAFSA ([www.fafsa.gov](http://www.fafsa.gov)).
- Step 2: Complete the Parent PLUS Application through the Federal Direct Loan website at [http://studentloans.gov](http://studentloans.gov). This will enable the U.S. Department of Education to perform your credit check. You must complete a separate Parent PLUS Application at [http://studentloans.gov](http://studentloans.gov) for each additional PLUS Loan requested.
- Step 3: Complete the Parent PLUS Master Promissory Note also through the Federal Direct Loan website at [http://studentloans.gov](http://studentloans.gov).
- Step 4: Complete and return this form (Parent PLUS Loan Request Form) to the Office of Student Financial Aid at the address above. **Incomplete forms will not be processed.**

**Parent Borrower’s Section**

<table>
<thead>
<tr>
<th>Parent Borrower’s Name</th>
<th>Parent’s Social Security #</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Parent’s Email Address</th>
<th>Phone Number</th>
</tr>
</thead>
</table>

| Permanent Address | |
|-------------------| |
Satisfactory Academic Progress

67% of all the credit hours students attempt at and transfer to UGA *must be successfully completed* and a minimum overall 2.0 GPA maintained in order to remain eligible for financial aid!
OSFA Contact Information

Address:
The University of Georgia
Office of Student Financial Aid
220 Holmes/Hunter Academic Building
Athens, GA 30602-6114

Phone: 706-542-6147
Fax: 706-542-8217
Website: http://osfa.uga.edu
Email: osfa@uga.edu
Office Hours: MON-FRI 8AM-5PM