Application Process - State Financial Aid

GSFAPPS
Apply for HOPE/ Zell via the GSFAPPS
“Georgia Student Financial Aid Application System”

Application valid for up to 7 years

Available at
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 2018-19 academic year the HOPE per credit hour amount at UGA is $248.
18-19 Award Year UGA In-State Flat Rate Tuition Amounts

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

18-19 Award Year UGA One Semester Student fees: $1139 (Student fees are not covered by HOPE or Zell)

### 2018-19 HOPE AMOUNTS
MAXIMUM $248 PER CREDIT HOUR AT THE UNIVERSITY OF GEORGIA

<table>
<thead>
<tr>
<th>Hours</th>
<th>18-19 Tuition Covered by HOPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>$3720</td>
</tr>
<tr>
<td>14</td>
<td>$3472</td>
</tr>
<tr>
<td>13</td>
<td>$3224</td>
</tr>
<tr>
<td>12</td>
<td>$2976</td>
</tr>
<tr>
<td>11</td>
<td>$2728</td>
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<td>10</td>
<td>$2480</td>
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<tr>
<td>9</td>
<td>$2232</td>
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<td>7</td>
<td>$1736</td>
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<td>6</td>
<td>$1488</td>
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<td>5</td>
<td>$1240</td>
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<td>4</td>
<td>$992</td>
</tr>
<tr>
<td>3</td>
<td>$744</td>
</tr>
<tr>
<td>2</td>
<td>$496</td>
</tr>
<tr>
<td>1</td>
<td>$248</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](#) via www.gafutures.org.

Please note: Not all STEM courses receive the additional weight. Students are highly encouraged to check the STEM directory to see if their course(s) will receive the additional weight.
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.
How long does the HOPE/ Zell Miller Scholarship last?

Students may receive a HOPE or Zell Miller Scholarship until whichever of the following occurs first:

- Student accumulates 127 attempted/ paid hours
- Student receives a Bachelor’s Degree
- 7 years after high school graduation
HOPE/ Zell Attempted Hours Defined

HOPE/ Zell Attempted hours include all college hours attempted after high school graduation.

- Includes Withdrawals, Repeated Courses
- Includes hours not paid for by HOPE (out-of-state, ineligible for HOPE)

Does NOT include AP, IB, Joint Enrollment [Accel] hours
Federal Student Aid

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

**Federal Direct Student Loan Interest Rate for 2018-19 Year:** 5.05%

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</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>Annual Loan Limit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second-Year Undergraduate</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>Annual Loan Limit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third-Year and Beyond</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.

[Federal Student Aid](http://studentloans.gov)

[Undergraduate Students]
- Complete Entrance Counseling

[Graduate/Professional Students]
- 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]

[Find out your student loan repayment options here](http://www.fafsa.gov)
How to Apply for the Parent PLUS Loan

Login 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

- 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

Repayment & Consolidation

Find out your student loan repayment options here

Create an FSA ID

Log in to StudentLoans.gov with your verified FSA ID

LOG IN

osfa.uga.edu
How to Apply for the Parent PLUS Loan….

I want to:
- View My Documents
- Complete Loan Counseling (Entrance, Financial Awareness, Exit)
- Complete Loan Agreement (Master Promissory Note)
- Apply for a Direct PLUS Loan
- Appeal Credit Decision
- Complete an Endorser Addendum
- Complete PLUS Credit Counseling
- Apply for Loan Consolidation
- Apply for an Income Driven Repayment Plan

osfa.uga.edu
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 your 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, when the loan will be disbursed (paid out), or no longer wish to receive the loan, contact your school's financial aid office.
How to Apply for Parent PLUS Loan

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Loan Information</td>
</tr>
<tr>
<td>2</td>
<td>Borrower Information</td>
</tr>
<tr>
<td>3</td>
<td>Review</td>
</tr>
<tr>
<td>4</td>
<td>Credit Check &amp; Submit</td>
</tr>
</tbody>
</table>

Select an Award Year

Award Year: [Select]

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 U.S. Criminal Code and 20 U.S.C. 1097.

Student Information

<table>
<thead>
<tr>
<th>Name</th>
<th>More Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name:</td>
<td></td>
</tr>
<tr>
<td>Last Name:</td>
<td></td>
</tr>
</tbody>
</table>
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>
</tr>
</thead>
<tbody>
<tr>
<td>Student's UGA ID</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Student's Email Address</th>
<th>Student's Telephone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **Step 1:** The student must complete the 2018-19 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>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Permanent Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Street</td>
</tr>
<tr>
<td>City</td>
</tr>
<tr>
<td>State</td>
</tr>
<tr>
<td>Zip</td>
</tr>
<tr>
<td>Parent’s Date of Birth</td>
</tr>
</tbody>
</table>

**Parent’s Citizenship Status**

- [ ] U.S. Citizen
- [ ] Eligible Non-Citizen

---

*Please see [https://osfa.uga.edu/international.html](https://osfa.uga.edu/international.html) for information on eligible non-citizens. Eligible non-citizens must provide a copy of their citizenship documentation with this form.*
Access Award in Athena

Quicklinks:
- Access Award in Athena (PDF)
- Change-in-Aid Request
- Exit Counseling
- Financial Aid Application Process
- Financial Hardship
- Net Price Calculator
- OSFA Budget Sheet/Checklist (PDF)
- OSFA Student Guide
- Parent PLUS Application Steps

Events & Announcements:
- Athena login process has changed
- ArchPass, UGA's two-step login solution, is now required to access...
- Read more
- STEM Courses and the HOPE and Zell Miller Scholarships
- Information on Science, Technology, Engineering, and
How to View Award in Athena (athena.uga.edu)

Step 1. Once you are logged into Athena, click on Financial Aid Tab.
How to View Award

Step 2. Select Award for Aid Year

Welcome, Hairy Dawg, to the new Athena!
How to View Award

Step 3.
Review the Required Reading.

Important Note

Federal Student Aid regulations require that you read UGA’s Required Reading for financial aid recipients.

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 Award Offer

1. If you wish to accept the full award amounts of all the funds which are in an “Offered” status:
   a. click on “Accept Full Amount Award”, then
   b. click on “Submit Decision”.

2. For all other Accept and Decline options:
   a. For each fund in an “Offered” Status that you wish to accept in full, click on the Fund’s “Select Decision” drop down box under the “Accept Award” column,
   b. click on “Accept”.

3. If you wish to decline the full award amounts of any funds in an “Offered” Status:
   a. For each fund in an “Offered” Status that you wish to decline in full, click on the Fund’s “Select Decision” drop down box under the “Accept Award” column,
   b. click on “Decline”.

4. If you wish to accept a portion of an award amount that is less than the full “Offered” Amount:
   a. click on the Fund’s “Select Decision” drop down box under the “Accept Award” column,
   b. click on “Accept”, then
   c. enter the amount you actually want to accept in the “Accept Partial Amount” field.

5. After you have “Accepted” or “Declined” or “Accepted a Partial Amount” for all the funds in an “Offered” Status, click on “Submit Decision”.
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 2018 semester’s student account charges, you should assure you complete the financial aid process by the following date:

July 2, 2018
FAFSA Completion Process

The Free Application for Federal Student Aid (FAFSA) process is complete:

- once the student has completed the FAFSA, and
- the UGA Office of Student Financial Aid (OSFA) has received the student’s FAFSA information, and
- if selected, the student/family have completed the Verification of FAFSA Information, and
- the student/family have provided OSFA any other requested documentation (citizenship, Selective Service registration, etc.), reflected in Athena, and
- the student/family have resolved any other issues (if any) affecting the student’s federal aid eligibility.
Scholarship Check Information.

Outside scholarship checks should be mailed to the Office of Student Financial Aid.

Include student’s full name and UGA 81# on the check.

Scholarship donors should make all scholarship checks payable to the University of Georgia.

If a check is made co-payable to UGA and the student, the student will be required to sign the check which may delay the application of the funds to the student’s account.
Scholarship Check Information continued.....

Due to the large volume of scholarship checks being sent to our office, we recommend that checks be submitted to OSFA by **July 15** for **fall semester**, **December 1** for **spring semester**, and **May 1** for **summer semester**.

Scholarships received after these dates will still be processed, but we cannot guarantee that they will be on the award for the fee payment deadline.

Mark Your Calendar
Scholarship Disbursement:
All scholarships greater than $1,000 will be divided evenly between the fall and spring semesters unless the donor directs OSFA to do otherwise.

Student Responsibility to Inform OSFA When Awarded an External Scholarship(s):
Students who have been awarded Outside Scholarships and Other Resources by someone other than OSFA or Undergraduate Admissions must immediately notify OSFA by submitting OSFA's Private Outside Scholarship Reporting Form.

Click on the “Forms” tab on the OSFA website at osfa.uga.edu to access the Private Outside Scholarship Reporting Form.
## 2018-19 Estimated Cost of Attendance for Fall 2018 & Spring 2019 Combined

<table>
<thead>
<tr>
<th></th>
<th>On Campus Georgia Resident</th>
<th>On Campus Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition*</td>
<td>9552</td>
<td>28,126</td>
</tr>
<tr>
<td>Fees*</td>
<td>2278</td>
<td>2278</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>986</td>
<td>986</td>
</tr>
<tr>
<td>Room*</td>
<td>6042</td>
<td>6042</td>
</tr>
<tr>
<td>Board*</td>
<td>3996</td>
<td>3996</td>
</tr>
<tr>
<td>Transportation</td>
<td>1190</td>
<td>1690</td>
</tr>
<tr>
<td>Miscellaneous Living Expenses</td>
<td>2644</td>
<td>2644</td>
</tr>
<tr>
<td>Total</td>
<td>26,688</td>
<td>45,762</td>
</tr>
</tbody>
</table>
Financial Aid Data Sharing Regulations

Per the Higher Education Act:
“The HEA states that data collected on the FAFSA form shall be used only for the application, award and administration of aid awarded under federal student aid programs, state aid, or aid awarded by eligible institutions or such entities as the Department of Education may designate.”
(Recently, outside scholarship providers were added as designated entities by the Department of Education.)

What does this mean for students and parents?
This means that FAFSA data cannot be released by the Office of Student Financial Aid to someone other than the student and the above designated entities even with the student’s written authorization.
Protect Your Sensitive Data!

To protect your information, please do not send attachments containing sensitive data (such as social security numbers) to our office via e-mail.

Mail, fax or deliver such items to our office.

Please do not include sensitive data in the body of your e-mails!
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