UNIVERSITY OF GEORGIA
Office of Student Financial Aid

2019-20 Undergraduate Orientation
OSFA Office Hours & Contact Info

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
HOPE/ Zell Miller Scholarship Information
To apply for the HOPE/ Zell Miller Scholarships only, complete the **GSFAPPS** via [https://www.gafutures.org/](https://www.gafutures.org/). Application remains valid for up to 7 years.
HOPE Scholarship

What will the HOPE Scholarship Pay?

• HOPE pays a portion of tuition at a per credit hour rate for up to 15 hours per semester

• For the 2019-20 academic year the HOPE per credit hour amount at UGA is $256.
2019-20 HOPE Amounts

Standard One Semester Flat Rate Tuition for In-State Undergraduates:

More than 6 hours = $4895
6 hours or less = $2909
Zell Miller Scholarship

What will the Zell Miller Scholarship Pay?

- ZELL will pay 100% of the standard rate tuition.

If a student did not qualify for the Zell Miller Scholarship out of high school, he or she is never eligible for Zell.
HOPE/ Zell DO NOT Cover Student Fees

Info regarding student fees can be found at https://busfin.uga.edu/bursar/bursar_fees_1920/
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.

A HOPE or Zell Miller Scholarship recipient who has lost their Scholarship eligibility at two checkpoints cannot regain eligibility.
UGA GPA 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 e-mail the Office of Student Financial Aid from their UGA e-mail account to find out their HOPE/ Zell GPA.
First Year Students are encouraged to track their HOPE/Zell eligibility via [https://www.gafutures.org/](https://www.gafutures.org/)
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 earns a Bachelor’s Degree
• Expiration Date
  • 7 years after high school graduation for students who received their first HOPE/ Zell payment Summer 2011 through Spring 2019
  • 10 years after high school graduation for students who receive their first HOPE/ Zell payment Summer 2019 or later
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, Dual Enrollment hours
To apply for federal student aid complete the Free Application For Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov).

To apply for federal aid for Fall 2019, Spring 2020 and/or Summer 2020 complete the 2019-20 FAFSA.
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 $1000 per semester. 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 Loan Reminders

Undergraduates must be enrolled at least **half-time** to receive a Federal Direct Student Loan.

Half-time for undergraduates for Federal Direct Student Loan purposes is 6 hours.

If a student is a first-time borrower of a Federal Direct Student Loan, the student must complete **Entrance Counseling** and a **Master Promissory Note** online via **studentloans.gov**.

**TRANSFER Students!** – Do not forget to have your pending aid at your prior school canceled!
## Federal Direct Student Loans Annual Limits

<table>
<thead>
<tr>
<th>Hours Earned</th>
<th>Dependent Undergraduate</th>
<th>Independent Undergraduate</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-29</td>
<td>$5500 (only $3500 can potentially be subsidized)</td>
<td>$9500 (only $3500 can potentially be subsidized)</td>
</tr>
<tr>
<td>30-59</td>
<td>$6500 (only $4500 can potentially be subsidized)</td>
<td>$10,500 (only $4500 can potentially be subsidized)</td>
</tr>
<tr>
<td>60+</td>
<td>$7500 (only $5500 can potentially be subsidized)</td>
<td>$12,500 (only $5500 can potentially be subsidized)</td>
</tr>
</tbody>
</table>

Information regarding the difference between subsidized & unsubsidized loans can be found at [https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized](https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized)

Interest Rate: 4.53% for Federal Direct Student Loans disbursed between 7.1.2019 thru 6.30.2020
Parent PLUS Loan Process

There are potentially four steps to the Parent PLUS Loan process.

• The student must complete the FAFSA.
• The parent must submit a Parent PLUS Request Form to our office. This form is available on our web site.
• The parent must complete a Parent PLUS application via studentloans.gov.
• If a first-time borrower the parent may need to complete a Master Promissory Note via studentloans.gov.

Interest rate is 7.08% for Parent PLUS Loans disbursed 7.1.2019 thru 6.30.2020
Instructions Regarding How to View Award in Athena

UNIVERSITY OF GEORGIA
Office of Student Financial Aid

Our Mission
The Office of Student Financial Aid (OSFA) at the University of Georgia is a part of the Office of the Vice President for Instruction. We are committed to taking a pro-active role in supporting the recruitment, retention, and academic success of a large and diverse student population. We will advise students of their eligibility for financial assistance in a timely manner and educate them about the financial and academic responsibilities associated with the receipt of that aid. Our goal is to ensure the delivery of student aid funds.

EVENTS & ANNOUNCEMENTS
IRS warns of "Tax Transcript" email scam
IRS warns of scam emails using tax transcripts as bait...
Read more

Students Transferring to UGA
If you are transferring to UGA from another college or university, please read...
Read more

2019 - 20 FAFSA
The Free Application for Federal Student Aid (FAFSA) is

QUICKLINKS
Access Award in Athena (PDF)
Exit Counseling
Financial Aid Application Process
Financial Hardship
Net Price Calculator
OSFA Budget Sheet/Checklist (PDF)
OSFA Student Guide
Parent PLUS Application Steps
Shopping Sheet
Student Consumer Information
Student Loan Code of Conduct
School's Student Complaint

osfa.uga.edu
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 2019 semester’s student account charges, you should assure you complete the financial aid process by the following date:

July 15, 2019

Students are also encouraged to submit scholarship checks to OSFA by the July 15th recommended date. Scholarships received after this date will still be processed. However, we cannot guarantee the scholarship funds will be on the award in time for the fee payment deadline.
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 Information continued....

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.
### Estimated Cost of Attendance for Fall 2019 & Spring 2020 Combined

<table>
<thead>
<tr>
<th></th>
<th>Georgia Resident Undergraduate Fall 2019 &amp; Spring 2020</th>
<th>Non-Resident Undergraduate Fall 2019 &amp; Spring 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>On Campus</strong></td>
<td><strong>On Campus</strong></td>
<td><strong>On Campus</strong></td>
</tr>
<tr>
<td>Tuition*</td>
<td>9790</td>
<td>28,830</td>
</tr>
<tr>
<td>Fees*</td>
<td>2290</td>
<td>2290</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>990</td>
<td>990</td>
</tr>
<tr>
<td>Room*</td>
<td>6278</td>
<td>6278</td>
</tr>
<tr>
<td>Board*</td>
<td>4036</td>
<td>4036</td>
</tr>
<tr>
<td>Transportation</td>
<td>1264</td>
<td>1910</td>
</tr>
<tr>
<td>Miscellaneous Living Expenses</td>
<td>2802</td>
<td>2802</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>27,450</strong></td>
<td><strong>47,136</strong></td>
</tr>
</tbody>
</table>

* = Potential Direct Costs  
Room = Average Cost of Residence Hall  
Board = 7 Day Meal Plan
Satisfactory Academic Progress

In order to receive both federal and state aid, a student must be making Satisfactory Academic Progress toward earning his or her degree which means earning at least 67% of the hours attempted and maintaining a 2.0 overall GPA.

We check students for SAP at the end of each semester.
Privacy Regulations

Section 483(a)(3)E of the Higher Education Act (HEA) as amended does not permit OSFA to discuss any of a student’s financial aid award information or specific federal aid data with other persons (except scholarship-awarding entities) even with the student’s written authorization.

However, if there are people (parents, siblings, spouse, etc.) with whom the student wishes UGA OSFA to discuss the student’s financial aid status and eligibility issues [including any Satisfactory Academic Progress (SAP), HOPE or Zell Miller Scholarship], the student can complete our Student Consent Form.

This form must be completed by the student at our office.