REQUIRED READING
2023-2024

Your guide to student Financial Aid
at the University of Georgia

Office of Student Financial Aid
UNIVERSITY OF GEORGIA

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1. **Apply for Financial Aid**

Complete the Free Application for Federal Student Aid (FAFSA) on [studentaid.gov](http://studentaid.gov) or download the myStudentAid app. UGA’s school code is **001598**. Federal Campus-Based funds and OSFA need-based scholarships have limited funding. Every Award Year, the initial group of students who receive priority eligibility consideration for these limited funds will be comprised of the students who:

- Accepted for admission or already admitted to a UGA eligible degree program, AND
- Submitted the new Award Year’s properly completed FAFSA to the Central Processing System (CPS), and the CPS processed their FAFSA no later than **December 15**, and listed the UGA on their FAFSA as one of the colleges of choice, AND
- Completed all additional eligibility requirements for that Award Year which were reflected in Athena under "Financial Aid Eligibility".

It is important to note that all of the limited funds can be exhausted even before all the otherwise eligible students in the initial priority consideration group are awarded!

In the event any funds are still available after we have considered and awarded all the eligible students in the initial priority consideration group, we will then award any remaining funds to eligible students who meet the above criteria starting with those FAFSAs processed by the CPS beginning December 16, until the funds are exhausted.

Federal Pell Grant and Federal Direct Loans are not limited federal funds. Students can apply and be awarded any time during the Award Year as long as they still meet all eligibility criteria once they have satisfied all requests for any additional documentation.

2. **Accept/Decline Financial Aid Offer in ATHENA**

ATHEA is the system you’ll use to accept or decline your financial aid, register for classes and view and pay your bill.

Follow the steps below to log in to ATHENA:

1. Go to [Athena.UGA.edu](http://Athena.UGA.edu)
2. Click on “Login to ATHENA”
3. Login with your MyID and Password
   *If you need assistance with your MyID and password, visit the EITS help desk website for assistance: [https://eits.uga.edu/](https://eits.uga.edu/)*

4. After logging in you click on Financial Aid
5. Click on Award Offer Tab

Scroll down until you see your financial aid offers and take action to accept/decline your financial aid offers.

Grants and Scholarships are automatically accepted and no action is required.

3. Student Requirements

After taking action on your financial aid offers, review your Student Requirements to ensure that no outstanding tasks will prevent you from receiving your financial aid.

Click on HOME and review under “Student Requirements”

4. Apply for Scholarships

We encourage students to continuously apply for scholarships using our Scholarship Universe portal. Scholarship Universe is a state of the art scholarship matching system that maximizes opportunities for students and was developed to help students connect to as many relevant and legitimate scholarship opportunities as possible.

2. Enter your UGA MyID and password.
3. Answer ALL questions in order to build your profile and match you to eligible scholarships.
4. Click on the “Scholarships” tab and start applying!

- Be sure to update your profile frequently. Information such as GPA, number of units taken, class standing, etc. will affect to which scholarships you are matched.
- We do not share your information. All data collected will be used strictly for matching you to scholarships and, eventually, to UGA departments to select recipients for their scholarships.
- Parents cannot login to Scholarship Universe but are encouraged to help students with obtaining required documents for the scholarship application process.

UGA Undergraduate Admissions automatically screens all incoming first-year (freshman) students for Academic Scholarships during the admissions process. Visit the Undergraduate Admissions website https://www.admissions.uga.edu/afford/scholarships/ for eligibility requirements and additional information.
The Terms and Conditions of your Financial Aid

When you accept your financial aid, you agree to fulfill the following responsibilities, including the terms and conditions set by the state and federal regulations for financial aid. All financial aid awards are subject to change based on your academic status, academic program, state residency, enrollment status, Satisfactory Academic Progress, or eligibility changes made by you or by UGA. All student financial aid awards are contingent on the availability of funds and are awarded according to these Student Aid Policies.

In addition, federal financial aid regulations require UGA to obtain the student's consent each year before we can use electronic processing and notification of Awards. If you do not wish to use electronic processing, you will not be able to accept your Financial Aid Award online and must notify our office in writing of your desire to apply for financial aid.

Reporting Outside Scholarships and Other Resources to UGA OSFA

If you are applying for aid with the Free Application for Federal Student Aid (FAFSA), you must report to The Office of Student Financial Aid (OSFA) all outside scholarships and other resources you have been awarded. Federal regulations require the inclusion of these resources when determining your Federal Student Aid (FSA) eligibility. Outside scholarships and other resources include all scholarships, waivers of tuition and fees, ROTC benefits, certain stipends, employer reimbursement of or payment for employee tuition, fellowships or assistantships, income from insurance programs to pay education expenses, and any other type of resource awarded because you are a student or to pay education expenses. You do not have to report your HOPE or Zell Miller Scholarships. You can report any outside scholarships and other resources by logging in to the OSFA Student Portal and completing the Scholarship Reporting Form.

Outside scholarships and other resources may change your eligibility for certain types of student financial aid so your financial aid Award may be reduced or you may be required to repay aid you have already received. OSFA will notify you via email if you have any changes to your financial aid Award which you can view in Athena.

Previously Received Aid

You must not be in default on any federal loans or owe any refunds on federal grants from any postsecondary institutions in order to receive federal and state student financial aid.

Use of Financial Aid

Financial aid should only be used for educationally-related expenses incurred for your attendance at the University of Georgia. Financial aid for a specific term may only be used to pay for charges for that term and may not be used to pay prior term balances.

All financial aid, with the exception of Federal Work-Study, will be credited to your UGA Student Account. All applicable fees and obligations will be subtracted from your financial aid award. If available financial aid funds exceed your applicable charges, the excess will be refunded to you. You must check your Account Summary in Athena to ensure that all financial obligations have been fulfilled before spending any refunds received from Student Account Services because sometimes charges are received after financial aid refunds are processed.

Verification of FAFSA Information

Students selected for verification cannot be awarded federal student aid until the University of Georgia OSFA receives and processes all your required documentation. If necessary, OSFA will then submit to the U.S. Department of Education any required corrections to your FAFSA. When your updated FAFSA is received, OSFA will then make your financial aid awards and send you an email regarding their availability in Athena. The entire process may take up to four weeks during peak processing periods. OSFA has implemented a secure portal for students and parents to upload required documentations (such as tax forms) to complete the federal aid process.
TUITION AND FEE WAIVERS

The Office of Student Financial Aid (OSFA) does not award or grant tuition waivers. This information is provided in order to explain how tuition and fee waivers can impact Federal Student Aid (FSA) and any other need-based aid since waivers are a form of Estimated Financial Assistance (EFA).

A student's Cost of Attendance (COA) includes a component for tuition and fee expenses; therefore, federal and State of Georgia regulations require the dollar value of any tuition or fee waiver(s) you receive to be treated as a financial resource when determining your eligibility for FSA, some State of Georgia aid, and OSFA Need-Based Aid. When you receive a waiver of in-state and/or an out-of-state tuition or student fees after having been awarded financial aid, you may be required to repay already disbursed aid in order to reduce or eliminate an overaward.

GRADUATE ASSISTANTSHIPS AND FINANCIAL AID

The Office of Student Financial Aid (OSFA) is required to include any form of Estimated Financial Assistance (EFA) when calculating a student’s eligibility for a Federal Direct Unsubsidized Loan, a Federal Direct Graduate PLUS Loan, and/or a Private (Alternative) Education Loan.

UGA graduate and professional school departments generally do not enter their student assistant tuition waivers into the University’s student information system (Athena) until after financial aid Awards have been released. This often results in a significant reduction of the student’s federal loan eligibility, and either a reduction of the student’s fall and/or spring loans, or requires immediate student repayment of some of the disbursed funds, or both.

In an effort to reduce the number of adversely affected students, OSFA’s financial aid awarding process assumes that graduate or professional students who were awarded assistantship tuition waivers by their college or department in the prior Award Year will continue to receive the waivers the following Award Year. Notify OSFA if your Award reflects an assistantship tuition waiver that you have not been granted by your school.

If you know you will be given a tuition waiver or will receive any other form of Estimated Financial Assistance you should report that information to OSFA. See the Reporting Outside Scholarships and Other Resources to UGA OSFA section for guidance.

NON-Degree Programs and Coursework

NON-CREDIT (CONTINUING EDUCATION) COURSES AND PROGRAMS: Non-credit (continuing education) courses and programs offered through the UGA Center for Continuing Education are not eligible for Federal Student Aid or HOPE and Zell Miller Scholarships.

PREPARATORY COURSEWORK: Students must be enrolled in a degree program to be eligible for Federal Direct Subsidized/Unsubsidized Loans (and a parent to be eligible for a Direct Parent PLUS Loan) on behalf of a dependent student. If you are enrolled at least half time in coursework necessary for enrollment into an eligible degree program, you may be eligible to receive federal student loans for a maximum of 12 consecutive months. Contact OSFA for the required documents you must submit to be considered for federal student loans.

You do not qualify for aid if you are only taking courses to raise your GPA in order to be admitted to a program, or if you have previously received Federal Direct Loans for preparatory course work at UGA or another institution.

TEACHER CERTIFICATION: You may qualify for Federal Direct Subsidized/Unsubsidized Loans and Federal Work-Study if you are not admitted to an eligible UGA degree program, but are pursuing the courses required for elementary or secondary teacher certification or recertification in the state where you plan to teach, and are enrolled at least half-time.

SECOND DEGREE STUDENTS

You may be eligible for federal student loans if you have already earned a Bachelor’s degree and are enrolled as a degree seeking student in a second, different Bachelor’s degree program. Standard undergraduate aggregate loan limits apply. Second degree students are not eligible for federal grants or the HOPE or Zell Miller Scholarships.

Students seeking a second degree should carefully review the Satisfactory Academic Progress Policy for Student Aid Recipients as the hours attempted in the prior degree program count toward the maximum timeframe for the current degree program.

EXAMPLES:

Sally earned her first degree, a Bachelor’s of Science (BS) in Biology. She then returns to school in the Biological Engineering program and will earn a BSBE degree. She has not reached her aggregate loan limit and has not exceeded her maximum attempted hours for Satisfactory Academic Progress, so she would be eligible for student loans.

Steven earned his first degree. His major was Marketing and he earned a Bachelor’s degree in Business (BBA). Steven returns to school to get another Bachelor’s degree in Business, this time in Management, which is also a BBA. Steven would not be eligible for student loans because even though he has a different major, it is not a different degree.

UNOFFICIAL WITHDRAWAL

Federal policy requires students who have been awarded any type of Federal Student Aid (FSA) to fulfill their academic requirements. If you fail to earn a passing grade in at least one course you enrolled in for a semester, the UGA Office of Student Financial Aid (OSFA) must assume for FSA purposes that you have unofficially withdrawn, unless it can be documented that you did complete the term. An example of not successfully completing any grades for the term is earning all "F" and/or "U" and/or "W" grades. OSFA is required to determine if you "unofficially withdrew" from the University. An "unofficial withdrawal" occurs when a student stops attending all classes and stops participating in any academic activities beyond the date he/she last attended classes.

Depending on the date of your "unofficial withdrawal", it may be necessary for the University and/or the student to return some or all of the financial aid the student received during the term.

At the end of each semester OSFA will identify any such students and will either e-mail or mail them a letter explaining what they need to do so it can determined if their failure to earn a passing grade during the term constitutes an "unofficial withdrawal" from the University. Your failure to respond to this notification can result in the University requiring you to repay all the financial aid received for the term.

Also review the Satisfactory Academic Progress (SAP) policy for information regarding the potential adverse impact of these grades on continued financial aid eligibility.
Enrollment and Financial Aid

When OSFA initially awards your financial aid it is assumed you will be enrolled full-time. Your award will be adjusted after drop/add and your enrollment for the term is determined.

COOPERATIVE EDUCATION (CO-OP) COURSES

UGA College of Engineering Cooperative Experiential Learning Program (co-op) courses do not apply toward your degree; therefore, they are not counted when determining the total number of credit hours in which you are enrolled for financial aid purposes. For this reason, if you are enrolled only in a co-op course(s) you are not eligible for financial aid during that term.

ENROLLMENT STATUS FOR FINANCIAL AID PURPOSES

<table>
<thead>
<tr>
<th>Semester</th>
<th>Undergraduate Hours</th>
<th>Graduate Hours</th>
<th>Professional Hours (Law (JD), PharmD, DVM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall or Spring</td>
<td>12</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Summer</td>
<td>9</td>
<td>N/A</td>
<td>5</td>
</tr>
</tbody>
</table>

*The 3/4 Time enrollment status applies only to Federal Pell Grants

When determining a student’s enrollment status, remember that students are not eligible to receive federal student financial aid for credit hours or course work which will not count towards the completion of the student’s degree program requirements. Courses that are solely part of a certificate program, or that are taken just for fun or interest, cannot count in the enrollment status for federal financial aid.

The same would be true for graduate level courses taken while the student is enrolled in an undergraduate program; students are only allowed to receive federal financial aid to cover the graduate courses if one or more of those graduate courses satisfy the student’s undergraduate degree program requirements. Undergraduate level courses taken while the student is enrolled in a graduate program will never count toward the student’s enrollment status.

REPEATED COURSEWORK

Federal regulations limit the number of times you can enroll in the same course and the course’s credit hours be included in determining your enrollment status for Federal Student Aid (FSA) purposes. Generally, a previously passed course can be repeated only once and the course be included in determining your enrollment status.

If you receive a failing grade (F) for a course, you can repeat the course and receive aid for it until you pass it as long as you are otherwise eligible. If you pass the course with a grade of D- or higher, you can take the course one additional time and have it count in your enrollment status for financial aid.

EXEMPLARY:

Jane takes a chemistry course and earns a grade of D. She wants to take the class again to earn a better grade so she enrolls again and earns a C. She enrolls a third time in the course but cannot receive financial aid for it because she can only repeat the course once after receiving a passing grade.

John takes a foreign language class and fails the course. He takes it again and earns a D. He takes it yet again and earns a C. He wants to take the class a fourth time but he cannot receive financial aid for this fourth attempt because he can only retake the course one time after receiving a passing grade.
When OSFA initially awards your financial aid it is assumed you will be enrolled full-time. Your award will be adjusted after drop/add and your enrollment for the term is determined.

ENROLLMENT FOR FEDERAL PELL GRANT PURPOSES

If you complete the financial aid application process prior to the start of the term, your enrollment status for the Federal Pell Grant is your enrollment as of the close of drop/add. If your financial aid file is completed after the start of the term, your enrollment status is what it was at the end of the drop/add period less any hours from which you’ve withdrawn. If your financial aid file is completed after the end of the term, your enrollment status is the hours you earned for the term. Remember that your file must be complete by the published deadline to receive aid for a term.

TUITION ASSISTANCE PROGRAM

The Tuition Assistance Program (TAP) is a supplemental educational assistance program for University System of Georgia (USG) employees. As required by the USG, an employee approved for the TAP who is eligible for a Federal Pell Grant or the HOPE/Zell Miller Scholarship must apply these funds toward tuition and fees before receiving a TAP waiver.

THE GUIDE TO STUDENT CONSUMER INFORMATION

In accordance with federal regulations set forth by the Higher Education Act of 1965, as amended, the Guide to Student Consumer Information found at https://osfa.uga.edu is sent to prospective students and all enrolled students to inform them of the availability of specific types of consumer information. This Guide contains a brief description of important information about UGA, financial assistance, graduation rates, athletic participation, campus security, student rights and responsibilities, education abroad, voter registration, and the Family Educational Rights and Privacy Act (FERPA). Specific information about programs and services is available from the colleges and University departments.

DROPPING A COURSE VS. WITHDRAWING FROM A COURSE

<table>
<thead>
<tr>
<th>Dropping a Course</th>
<th>Withdrawing from a Course</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Dropping” a course means you dropped it before the end of the drop/add period</td>
<td>A student “withdraws” from a course after the end of the drop/add period</td>
</tr>
<tr>
<td>Credit hours for dropped courses are not included in your hours of enrollment for financial aid</td>
<td>Generally results in a grade of W, WP, or WF</td>
</tr>
<tr>
<td>Dropped courses do not count in your HOPE/Zell Miller Scholarship attempted hours.</td>
<td>Withdrawn hours count in your HOPE/Zell Miller Scholarship attempted hours.</td>
</tr>
<tr>
<td>Dropped hours do not appear on your transcript</td>
<td>Withdrawn hours appear on your transcript</td>
</tr>
<tr>
<td>Repayment of financial aid may be required if it was previously disbursed to you based on planned enrollment and then you drop courses</td>
<td>Students who withdraw from all of their courses may need to repay a portion of their student financial aid</td>
</tr>
<tr>
<td>Withdrawn hours count toward Satisfactory Academic Progress calculations</td>
<td></td>
</tr>
</tbody>
</table>

WITHDRAWING FROM A COURSE DURING SUMMER SEMESTER

Students who are receiving a Federal Pell Grant for Summer: If a student drops or withdraws from a course prior to the end of the Short Session II drop/add period then that course must be removed from Federal Pell Grant enrollment status.

For example, if you enroll in 12 hours during Summer term and withdraw from 3 hours on July 1st, you will be considered three quarter time for Pell Grant purposes. This will result in a Federal Pell Grant repayment if you have already received Summer Federal Pell Grant for 12 hours. If you enroll in 6 hours during Summer term and withdraw from 3 hours on July 1st, you will be considered less than half-time for Pell Grant purposes and would have to repay your entire Federal Pell Grant for summer.
In accordance with federal regulations, educational institutions must establish a Satisfactory Academic Progress (SAP) policy for determining if an otherwise eligible student is making satisfactory academic progress in his or her educational program and may receive student financial aid. In addition, state programs such as the HOPE and Zell Miller Scholarships and Office of Student Financial Aid (OSFA) need-based scholarships also require that students maintain SAP.

SAP consists of two components of measurement: quantity and quality. OSFA evaluates the SAP status of each financial aid recipient at the end of every semester. Students who fail to maintain SAP are no longer eligible for federal or state financial aid with the exception of those students who qualify for one semester on Financial Aid Warning during which they can still receive any aid for which they are otherwise eligible.

Financial aid applicants and recipients who were previously maintaining SAP but are identified as failing to maintain either the Minimum Two-Thirds Pace of Completion or the Measurement of Quality will be placed on Financial Aid Warning for one semester of enrollment during which they can receive the financial aid for which they are otherwise eligible. Students who have reached or exceeded their Maximum Total Attempted Hours or are identified as being unable to complete their degree prior to reaching their Maximum Total Attempted Hours are not eligible for the one semester on Financial Aid Warning and immediately lose their financial aid eligibility.

The following are the highlights from the policy. Students are responsible for adhering to the entire SAP policy. Review our web page at osfa.uga.edu for additional information.

### Undergraduate Students

#### MAXIMUM TOTAL ATTEMPTED HOURS

Undergraduate students are not making SAP once their Total Attempted Hours equal 150% of the number of hours required to complete their undergraduate degree, or once it is apparent they will be unable to complete their undergraduate degree before reaching their applicable Maximum Allowable Total Attempted Hours. For most UGA undergraduate degrees, this provides students up to 181 Total Attempted Hours to complete a 121 semester hour degree. The maximum allowable number of attempted hours is proportionally increased for students in degree programs requiring more than 121 hours.

If a student has 166-180 Total Attempted Hours at the end of a semester, the student must be graduating at the end of his or her next semester of enrollment; otherwise, the student will have reached his or her Maximum Total Attempted Hours and be ineligible to receive financial aid during his or her next semester of enrollment.

#### MEASUREMENT OF QUANTITY

**Minimum Pace of Completion**

Undergraduate students must successfully complete a minimum of 67%, or two-thirds of their Total Attempted Hours.

**Example of Minimum Pace of Completion Calculation:**

<table>
<thead>
<tr>
<th>UGA Attempted Hours</th>
<th>12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer Hours Accepted</td>
<td>+6</td>
</tr>
<tr>
<td>Total Attempted Hours</td>
<td>= 18</td>
</tr>
<tr>
<td>Total Successfully Completed Hours</td>
<td>12</td>
</tr>
</tbody>
</table>

12 successfully completed hours/18 attempted hours = a .6667 Pace of Completion. This student is making SAP because they successfully completed two-thirds of the hours they attempted.

#### MEASUREMENT OF QUALITY

All Undergraduate students must have at least a 2.0 Minimum Overall Grade Point Average (GPA) at the end of every semester. SAP policy uses the official grading scale of the University of Georgia (UGA). See the UGA Bulletin for more information on the University's grading scale.

Some other things to remember:

- Students who have graduated with a baccalaureate degree and wish to pursue a different baccalaureate degree are still limited to the number of Maximum Total Attempted Hours applicable to one baccalaureate degree; the Minimum Pace of Completion, and the Minimum Overall Grade Point Average (GPA) will continue to be calculated using all undergraduate hours accepted for transfer credit plus all hours attempted at UGA.

- Otherwise eligible non-degree students (those pursuing approved teacher certification or approved preparatory coursework) are subject to the undergraduate SAP requirements.

- For students simultaneously pursuing two (or more) baccalaureate degrees, the measurement of their Minimum Pace of Completion and Measurement of Quality are still based on their Total Attempted Hours. Their Maximum Total Attempted Hours will be calculated using the degree with the greater number of required hours.

### ADDITIONAL INFORMATION

Be sure to review the OSFA's web page [https://osfa.uga.edu/policies/satisfactory-academic-progress/](https://osfa.uga.edu/policies/satisfactory-academic-progress/) for complete information on the policy, as well as for information on how to reinstate your financial aid eligibility.
Satisfactory Academic Progress (SAP) (continued)

Graduate & Professional Students

MEASUREMENT OF QUANTITY

Minimum Pace of Completion

Graduate and Professional students must successfully complete a minimum of 67%, or two-thirds of their Total Attempted Hours.

Example of Minimum Pace of Completion Calculation:

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>UGA Attempted Hours</td>
<td>12</td>
</tr>
<tr>
<td>Transfer Hours Accepted</td>
<td>+6</td>
</tr>
<tr>
<td>Total Attempted Hours</td>
<td>18</td>
</tr>
<tr>
<td>Total Successfully Completed Hours</td>
<td>12</td>
</tr>
</tbody>
</table>

12 successfully completed hours/18 attempted hours = .6667 Pace of Completion.
This student is making SAP because they successfully completed two-thirds of the hours they attempted.

MEASUREMENT OF QUALITY

Students must maintain a cumulative GPA equal to or above the minimum GPA required for graduation from their program on all coursework applicable to their degree level, and taken during their degree program.

<table>
<thead>
<tr>
<th>Program</th>
<th>Minimum GPA</th>
<th>Maximum Attempted Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Master's or Specialist</td>
<td>3.00</td>
<td>102</td>
</tr>
<tr>
<td>Doctoral</td>
<td>3.00</td>
<td>280.5</td>
</tr>
<tr>
<td>Law J.D.</td>
<td>2.00</td>
<td>132</td>
</tr>
<tr>
<td>Law LL.M.</td>
<td>2.70</td>
<td>36</td>
</tr>
<tr>
<td>Law M.S.L.</td>
<td>2.70</td>
<td>45</td>
</tr>
<tr>
<td>D.V.M.</td>
<td>2.20</td>
<td>265.5</td>
</tr>
<tr>
<td>Pharm.D.</td>
<td>2.00</td>
<td>312</td>
</tr>
</tbody>
</table>

MAXIMUM TOTAL ATTEMPTED HOURS

Graduate and Professional students are not considered to be making SAP once their Total Attempted Hours reach the maximum number permitted for their degree program, or it is apparent they will be unable to complete their degree before reaching the Maximum Total Attempted Hours permitted for the program.

Should it become apparent a student will be unable to complete his or her degree before reaching the applicable maximum number of Total Attempted Hours, the student will no longer be considered to be making SAP.

Additional Information

Be sure to review the OSFA’s web page https://osfa.uga.edu/policies/satisfactory-academic-progress/ for complete information on the policy, as well as for information on how to reinstate your financial aid eligibility.

Some other things to remember:

- When repeating a course, all hours attempted and all grades received for courses taken more than once count in the student’s Satisfactory Academic Progress calculations, even if the Graduate School is not counting the course and associated grade.
- Students who have graduated with a masters, doctoral or professional degree who wish to pursue another degree at the same level are still limited to the number of Maximum Total Attempted Hours applicable to a single degree at the same level.
- Students dismissed from a graduate or professional program are not considered to be making SAP.
The HOPE and Zell Miller Scholarships are available to qualifying Georgia residents who demonstrate academic achievement. The information provided here represents only highlights of the Program Regulations, so please visit www.gafutures.org for complete information.

**BASIC HOPE & Zell Miller SCHOLARSHIP ELIGIBILITY REQUIREMENTS**

- You must be a resident of Georgia.
- You must be a citizen or eligible non–citizen to receive funding.
- You must be in a degree seeking program.
- You must be maintaining Satisfactory Academic Progress.
- You must not be in default or owe repayment on any federal or state aid.
- Male students must be registered for Selective Service if required.
- You must be in compliance with the Georgia Drug-Free Postsecondary Education Act of 1990.
- Once you earn your first Bachelor’s degree you are no longer eligible for the HOPE or Zell Miller Scholarships.

**RESIDENCY REQUIREMENTS FOR THE HOPE & Zell Miller SCHOLARSHIPS**

To meet residency requirements for the HOPE and Zell Miller Scholarships, you must be a resident of Georgia at the time of high school graduation. Students who are not Georgia residents when they graduate high school will not meet residency requirements for the HOPE and Zell Miller Scholarships until 24 months after they establish domicile in Georgia. If that date falls after the start of the semester, the student will not meet residency requirements for the scholarships until the following semester.

**EXAMPLE:**

Frank graduated from a high school in Texas. His father’s company transferred him to Georgia so the entire family moves to Georgia and establishes domicile on September 2, 2018. Frank is granted in-state residency for tuition purposes by UGA, but he will not meet residency requirements for the HOPE and Zell Miller Scholarships until September 2, 2020 which is 24 months after the date he established domicile.

Since that date is after the start of Fall semester, we would not be able to determine his eligibility for the HOPE Scholarship until the following semester, Spring 2021.

**APPLYING FOR THE HOPE & Zell Miller SCHOLARSHIPS**

You can apply for HOPE and the Zell Miller Scholarship in two ways:

- Complete the Georgia Scholarship/Grant Application (GFSAPPs) at www.gafutures.org. This application only has to be completed once and it remains active for seven years; or
- Complete the Free Application for Federal Student Aid (FAFSA) every year.

We recommend that all students complete the GFSAPPs even if they are completing the FAFSA so there is always an application on file.

You must have an application on file by the last day of the semester to receive the HOPE or Zell Miller Scholarship for that semester.

If you are attending another HOPE eligible institution as a transient student, please see the OSFA web page at https://osfa.uga.edu/forms/ for more information on how to receive HOPE or the Zell Miller Scholarship at the other school.

**AMOUNTS**

<table>
<thead>
<tr>
<th></th>
<th>The HOPE Scholarship</th>
<th>The Zell Miller Scholarship</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pays a portion of tuition per credit hour up to 15 hours per semester</td>
<td>Pays 100% standard undergraduate tuition</td>
</tr>
</tbody>
</table>

The initial HOPE Scholarship award amount assumes the maximum amount for which you are eligible each semester. The HOPE award amount will be reduced if you enroll in fewer than 15 hours. HOPE award amounts cannot be increased if you enroll in more than 15 hours. The HOPE and Zell Miller Scholarship award amounts cannot exceed your total tuition charges for the semester.

UGA charges a flat rate tuition to undergraduate students. This means that regardless of the number of hours you take each semester, you are charged a flat rate amount if you are enrolled in 1–6 hours and a separate flat rate amount if you are enrolled in 7 hours or more. The amount does not change if you add or drop courses unless you cross the 6–7 hour threshold. However, because the HOPE Scholarship pays per credit hour, the amount of HOPE you can receive does change if you change your schedule. While going through drop/add, if you drop classes you may owe money for tuition after your HOPE amount is changed.

**EXAMPLE:**

Malik is awarded the HOPE Scholarship. He is enrolled in 15 hours and is assessed $4,895 in tuition. HOPE Scholarship pays the 15 hour rate of $4,410, leaving him with a balance of $485 which he pays by the tuition and fee deadline. During the drop/add period, he drops a class and is now enrolled in 12 hours. His flat rate tuition charge remains at $4,895 but he is now only eligible for $3,528 which is the 12 hour amount of the HOPE Scholarship. He will now be assessed $882 to cover the amount of tuition that is not being covered by HOPE.

**CONTINUING ELIGIBILITY**

HOPE Scholarship recipients must maintain a 3.00 HOPE GPA. Zell Miller Scholarship recipients must maintain a 3.30 Zell Miller Scholarship GPA.

If you are otherwise eligible, you can continue to receive the scholarship through 127 HOPE Attempted or Paid hours, whichever comes first.

A HOPE or Zell Miller Scholarship recipient who has lost their Scholarship eligibility at two checkpoints cannot regain eligibility.

OSFA checks a student’s HOPE/Zell GPA at 30, 60, and 90 attempted hours, as well as every Spring semester. While you can lose HOPE/Zell at the Spring semester checkpoint, you can only regain eligibility at the 30, 60, and 90 attempted hours benchmarks.

Eligibility for the HOPE and Zell Miller Scholarship expires 10 years after the student’s high school graduation date for students who receive their first disbursement of the scholarship Summer 2019 semester or later.

Eligibility for the HOPE and Zell Miller Scholarship expires 7 years after the student’s high school graduation date for students who received their first disbursement of the scholarship Summer semester 2011 through Spring semester 2019.
CONTINUING ELIGIBILITY

So what counts in your HOPE and Zell Miller Scholarship Attempted Hours and GPA?

<table>
<thead>
<tr>
<th>Counts in Attempted Hours and GPA</th>
<th>Does NOT count in Attempted hours and GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>All hours attempted after high school graduation while in a degree program at a postsecondary institution, including hours taken at out-of-state and foreign schools</td>
<td>Hours taken while in high school such as AP, Joint Enrollment, IB, and Dual Enrollment</td>
</tr>
<tr>
<td>Hours taken at prior institutions, even if UGA does not accept the credit and even if HOPE and Zell Miller Scholarship did not pay for the courses</td>
<td>Continuing education courses</td>
</tr>
<tr>
<td>Courses taken while enrolled in a certificate program if they were ever accepted by any postsecondary institution</td>
<td>Courses taken while enrolled in a certificate program if they were never accepted by any postsecondary institution</td>
</tr>
<tr>
<td>Hours from which you withdraw</td>
<td>Hours that you drop during the drop/add period</td>
</tr>
<tr>
<td>Courses you repeat, no matter how many times you attempt them.</td>
<td>Learning support classes taken after Fall 2011</td>
</tr>
<tr>
<td>Credits earned through military service if they were ever accepted by any postsecondary institution</td>
<td>Credits earned through military service if they were never accepted by any postsecondary institution</td>
</tr>
<tr>
<td>Hours that you attempted that were not paid for by HOPE or the Zell Miller Scholarship</td>
<td>Grades earned through tests, examinations, and course challenges</td>
</tr>
<tr>
<td>Credits from internships</td>
<td>Credits from Co-Op Programs</td>
</tr>
</tbody>
</table>

Some things to remember about your HOPE and Zell Miller Scholarship GPA:

- UGA grades on a +/- grading scale but the plusses and minuses do not count in your HOPE and Zell Miller Scholarship GPA.
- 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. You can find a link to the list of approved courses on the OSFA web page at https://osfa.uga.edu.

STEM COURSES AND THE HOPE & ZELL MILLER SCHOLARSHIP

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. Please visit https://osfa.uga.edu/policies/stem-hope-zell/ for more information and for a link to the list of courses approved to receive the additional weight.

GRADE CHANGES AND TRANSFER CREDIT

The UGA Office of Student Financial Aid (OSFA) will award your HOPE or Zell Miller Scholarship based on the information on file at the time of awarding. If OSFA receives additional information such as new transcripts from other schools or grade changes at UGA that affect your eligibility at any time, you will be required to repay any HOPE or Zell Miller Scholarship funds you were awarded for which you are no longer eligible.

It is your responsibility to ensure UGA has all of your transcripts in a timely manner.

EXAMPLE:

Lacy attends UGA for two years and has the following attempted hours and GPA:

<table>
<thead>
<tr>
<th>Term</th>
<th>Hours Attempted</th>
<th>HOPE GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2021</td>
<td>15</td>
<td>3.00</td>
</tr>
<tr>
<td>Spring 2022</td>
<td>12</td>
<td>3.00</td>
</tr>
<tr>
<td>Fall 2022</td>
<td>15</td>
<td>3.00</td>
</tr>
<tr>
<td>Spring 2023</td>
<td>13</td>
<td>3.00</td>
</tr>
</tbody>
</table>

Lacy forgets to send her Summer 2022 transcripts from another school to UGA and she finally does so after Spring 2023. OSFA is required to recalculate her GPA and adjust her HOPE award to what it should have been if her transcripts were received in a timely manner.

<table>
<thead>
<tr>
<th>Term</th>
<th>Hours Attempted</th>
<th>HOPE GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2021</td>
<td>15</td>
<td>3.00</td>
</tr>
<tr>
<td>Spring 2022</td>
<td>12</td>
<td>3.00</td>
</tr>
<tr>
<td>Summer 2022</td>
<td>4</td>
<td>2.97</td>
</tr>
<tr>
<td>Fall 2022</td>
<td>15</td>
<td>2.97</td>
</tr>
<tr>
<td>Spring 2023</td>
<td>13</td>
<td>2.97</td>
</tr>
</tbody>
</table>

Because of the additional transcripts received, Lacy’s 30 hour benchmark moved and she no longer has the required 3.00 HOPE Scholarship GPA. She must now repay the HOPE Scholarship funds she received for Fall 2022 and Spring 2023 because she is not eligible.
Financial Aid Programs

This chart outlines the major federal, state, and institutional financial aid programs available to students. To qualify for any federal or state financial aid, students must meet general eligibility requirements and be maintaining Satisfactory Academic Progress. Be sure to view the OSFA web page at https://osfa.uga.edu for complete information and requirements for all of the programs listed below.

### Federal Student Aid (FSA) Programs

<table>
<thead>
<tr>
<th>Programs</th>
<th>Types of Aid</th>
<th>Eligibility Overview</th>
<th>Award Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>Grant</td>
<td>Need based grant for students earning their first undergraduate degree.</td>
<td>For the 2022–23 Award Year, up to a maximum of $6,895 per award year. Award amount will vary depending on EFC and enrollment status.</td>
</tr>
<tr>
<td>Iraq &amp; Afghanistan Service Grant</td>
<td>Grant</td>
<td>You may be eligible to receive the Iraq and Afghanistan Service Grant (IASG) if you are not eligible for the Federal Pell Grant on the basis of your EFC but you meet all other eligibility requirements and your parent/guardian was a member of the U.S. armed forces and died due to military service in Iraq/Afghanistan after 9/11 and you were under the age of 24 or enrolled in college at the time of your parent’s or guardian’s death.</td>
<td>See Federal Pell Grant Award amounts above.</td>
</tr>
<tr>
<td>Federal Supplemental Education Opportunity Grant (FSEOG)</td>
<td>Grant</td>
<td>FSEOG is a need based grant for undergraduate students eligible for the Federal Pell Grant. Program funding is very limited. Visit: <a href="https://osfa.uga.edu/FSEOG/">https://osfa.uga.edu/FSEOG/</a></td>
<td>Up to $1,000 per award year/$500 per semester and cannot exceed your unmet need or Cost of Attendance.</td>
</tr>
<tr>
<td>Federal Work-Study (FWS)</td>
<td>Need-Based Employment</td>
<td>For undergraduate and graduate students with established need. Jobs are part-time and primarily on-campus, but off-campus positions exist. Program funding is limited. Visit: <a href="http://osfa.uga.edu/fws/index.html">http://osfa.uga.edu/fws/index.html</a></td>
<td>For the 2022–23 Award Year, $8.00-$12.00 range if awarded and then hired. Maximum award/earnings $2,000 per semester fall &amp; spring. Minimum award/earnings $1,000 per semester fall &amp; spring.</td>
</tr>
<tr>
<td>Programs</td>
<td>Types of Aid</td>
<td>Eligibility Overview</td>
<td>Award Amounts</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>--------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Federal Direct Subsidized</td>
<td>Loan</td>
<td>For undergraduate students with established need. U.S. Department of Education (ED) pays interest while student is enrolled in at least 6 hours and during the grace period. Students must repay the loan and any accrued interest paid by ED. Visit: <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></td>
<td>Maximum per Award Year:</td>
</tr>
<tr>
<td>Loan</td>
<td></td>
<td>Graduate/Professional students are not eligible.</td>
<td>$3,500 1st Year undergraduates;</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$4,500 2nd Year undergraduates;</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$5,500 3rd/4th Year undergraduates.</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized</td>
<td>Loan</td>
<td>For undergraduate and graduate/professional students. Students are responsible for all interest and must repay the loan. Undergraduate students visit: <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></td>
<td>Dependent Undergraduate Maximums per Award Year:</td>
</tr>
<tr>
<td>Loan</td>
<td></td>
<td></td>
<td>*$5,500 1st Year undergraduates;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>*$6,500 2nd Year undergraduates;</td>
<td>*$7,500 3rd/4th Year undergraduates.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Graduation/Professional students visit:</td>
<td>Independent Undergraduate Maximums per Award Year:</td>
</tr>
<tr>
<td></td>
<td></td>
<td><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></td>
<td>*$9,500 1st Year undergraduates;</td>
</tr>
<tr>
<td></td>
<td></td>
<td>*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.</td>
<td>*$10,500 2nd Year undergraduates;</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>*$12,500 3rd/4th Year undergraduates.</td>
</tr>
<tr>
<td>Federal Direct PLUS Loan</td>
<td>Loan</td>
<td>For parents of dependent undergraduate students (Visit: <a href="http://osfa.uga.edu/parent.html">http://osfa.uga.edu/parent.html</a>) and for graduate/professional students (Visit: <a href="http://osfa.uga.edu/grad_plus.html">http://osfa.uga.edu/grad_plus.html</a>). Borrowers are responsible for all interest and must repay the loan.</td>
<td>Maximum per Award Year is student's Cost of Attendance (COA) minus all other aid (including waivers) student receives.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$20,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>DVM (Vet) Maximum per Award Year: $40,500 (9 months) $47,167 (12 months)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>PharmD (Pharmacy) Maximum per Award Year: $33,000 (9 months) $37,167 (12 months)</td>
</tr>
</tbody>
</table>
# State of Georgia Student Aid

<table>
<thead>
<tr>
<th>Programs</th>
<th>Types of Aid</th>
<th>Eligibility Overview &amp; How to Apply</th>
<th>Award Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Georgia HERO Scholarship</td>
<td>Scholarship</td>
<td><a href="http://osfa.uga.edu/hero.html">Visit: http://osfa.uga.edu/hero.html</a></td>
<td>Can be up to $2,000 per academic year</td>
</tr>
<tr>
<td>Student Access Loan</td>
<td>Loan</td>
<td><a href="http://osfa.uga.edu/access.html">Visit: http://osfa.uga.edu/access.html</a></td>
<td>Can be up to $8,000 per academic year</td>
</tr>
</tbody>
</table>

## UGA Programs

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>UGA Academic Scholarships</td>
<td>Scholarship</td>
<td><a href="http://osfa.uga.edu/announcements.html">Visit: http://osfa.uga.edu/announcements.html</a></td>
<td>Varies</td>
</tr>
<tr>
<td>Scholarship Announcement</td>
<td>UGA &amp; Non-UGA Scholarships</td>
<td><a href="http://osfa.uga.edu/announcements.html">Visit: http://osfa.uga.edu/announcements.html</a></td>
<td>Varies</td>
</tr>
<tr>
<td>Graduate Assistantships, Fellowships, Scholarships, Tuition Waivers</td>
<td>Other</td>
<td><a href="https://grad.uga.edu/funding/assistantships-students/">Visit: https://grad.uga.edu/funding/assistantships-students/</a></td>
<td>Varies</td>
</tr>
<tr>
<td>Out-of-State Tuition Waivers</td>
<td>Other</td>
<td><a href="https://reg.uga.edu/student-forms/residency-classification/">Visit: https://reg.uga.edu/student-forms/residency-classification/</a></td>
<td>Waives out-of-state tuition if meet specific Georgia Board of Regents (BOR) policy criteria</td>
</tr>
<tr>
<td>UGA Non-FWS Jobs</td>
<td>Non-Need-Based Employment</td>
<td><a href="http://career.uga.edu/job_search/jobs/part_time_on_campus">Visit: http://career.uga.edu/job_search/jobs/part_time_on_campus</a></td>
<td>Varies</td>
</tr>
</tbody>
</table>
## Other Programs

<table>
<thead>
<tr>
<th>Programs</th>
<th>Types of Aid</th>
<th>Eligibility Overview &amp; How to Apply</th>
<th>Award Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>VA Education (GI Bill) Programs</td>
<td>Other</td>
<td>Visit: <a href="http://reg.uga.edu/veterans">http://reg.uga.edu/veterans</a></td>
<td>Varies</td>
</tr>
<tr>
<td>Private Student Loans</td>
<td>Loan</td>
<td>Visit: <a href="http://osfa.uga.edu/private.html">http://osfa.uga.edu/private.html</a></td>
<td>Student’s Cost of Attendance minus all other awarded aid (including waivers).</td>
</tr>
<tr>
<td>Web–based free scholarship search engines</td>
<td>Scholarship</td>
<td>Visit: <a href="http://osfa.uga.edu/announcements.html">http://osfa.uga.edu/announcements.html</a></td>
<td>Varies</td>
</tr>
</tbody>
</table>