Office of Student Financial Aid

Information for Incoming First-Year & Transfer Students
## Estimated Cost of Attendance

<table>
<thead>
<tr>
<th>On Campus: GA Resident</th>
<th>Fall 2020 &amp; Spring 2021 Combined</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition*</td>
<td>9,790</td>
</tr>
<tr>
<td>Student Fees*</td>
<td>2,290</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>1,052</td>
</tr>
<tr>
<td>Room*</td>
<td>6,292</td>
</tr>
<tr>
<td>Board (Food/ Meal Plan)*</td>
<td>4,036</td>
</tr>
<tr>
<td>Transportation</td>
<td>1,254</td>
</tr>
<tr>
<td>Miscellaneous Living Expenses</td>
<td>2,944</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>27,658</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>On Campus: Non Resident</th>
<th>Fall 2020 &amp; Spring 2021 Combined</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition*</td>
<td>28,830</td>
</tr>
<tr>
<td>Student Fees*</td>
<td>2,290</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>1,052</td>
</tr>
<tr>
<td>Room*</td>
<td>6,292</td>
</tr>
<tr>
<td>Board (Food/ Meal Plan)*</td>
<td>4,036</td>
</tr>
<tr>
<td>Transportation</td>
<td>1,898</td>
</tr>
<tr>
<td>Miscellaneous Living Expenses</td>
<td>2,944</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>47,342</strong></td>
</tr>
</tbody>
</table>

* = potential direct costs

[https://osfa.uga.edu/costs/](https://osfa.uga.edu/costs/)
Scholarship Universe

What is Scholarship Universe?

Scholarship Universe is a state of the art scholarship matching system that was developed to help UGA students connect to as many relevant and legitimate scholarship opportunities as possible, both from outside and within (coming soon!) the university—all in one mobile friendly site.

https://uga.scholarshipuniverse.com/
Where to Send External Scholarship Checks

All external scholarship checks awarded to students to attend UGA should be mailed to:

The Office of Student Financial Aid (OSFA)  
University of Georgia  
220 Holmes/ Hunter Academic Building  
Athens, Georgia 30602-6114

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.

Be sure to include the student’s full name and UGA ID # on the check!
OSFA’s Drop Box

Students can also use the OSFA Drop Box located inside the Holmes/Hunter Academic Building to submit scholarship checks and other documents.

Please place all items in an envelope with the student’s name and UGA student ID number (81xxxxxxx).

Students should enter the building from the Herty Drive entrance. The drop box is located on the wall near the U.S. Mail drop off. This option is available Monday through Friday from 8 AM to 5 PM.
Application Process – State Financial Aid

Submit a GSFAPPS via www.gafutures.org

GSFAPPS in an abbreviation for:
“Georgia Student Financial Aid Application System”

- Application valid for up to 10 years
- Covers HOPE/Zell Miller Scholarship
HOPE Scholarship

High School Academic Eligibility

- 3.0 “High School” HOPE GPA AND
- 4 Rigorous Courses While in High School

College Academic Eligibility

- Must maintain a 3.0 “College” HOPE GPA

What will HOPE Scholarship Pay?

- HOPE pays a portion of tuition at a per credit hour rate at a public institution at a maximum payment up to 15 hours per semester

- For the 2021-22 academic year the HOPE per credit hour amount at UGA is $256
HOPE Scholarship continued

Flat Tuition Rate
(One semester)

6 or less hrs.  
(in state)  
$2,909

More than 6 hrs.  
(in state)  
$4,895
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 SAT Critical Reading/Math or 26 ACT)
  - Standard Policy > single test administration by High School Graduation**
  - Pursuant to the Governor’s Executive Order, students in the Class of 2021 now have until June 30, 2022 to earn a qualifying test score. **

OR

- Be Valedictorian or Salutatorian

If NOT eligible out of High School = NEVER eligible

College Academic Eligibility

- Must maintain a 3.3 “College” Zell GPA

What will Zell Miller Scholarship pay?

- ZELL pays 100% of the standard rate of tuition at a public institution
How Long Does the HOPE/Zell Miller Scholarship Last?

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

- Student accumulates 127 attempted/paid hours OR
- Student earns a Bachelor’s Degree OR
- Second Losses (HOPE/Zell Miller specific losses) OR
- 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
127 HOPE/Zell Miller Attempted Hour Cap

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

- Does NOT include AP, IB, Dual Enrollment Hours
- Does count Withdrawals
- Does count hours not paid for by HOPE/Zell Miller (out-of-state, ineligible for HOPE/Zell Miller)
UGA GPA Versus HOPE/Zell Miller Scholarship GPA

A student’s UGA GPA and HOPE/Zell Miller GPA are DIFFERENT

- UGA GPA uses a plus/minus system
- HOPE/Zell Miller GPA does NOT use plus/minus system
- APPROVED STEM courses (as of Fall 2017) receive added weight for HOPE/Zell GPA calculation purposes
  - ONLY applies to grades of B,C,D
  - Added weight = 0.5
  - Approved STEM course list is available on [https://www.gafutures.org/](https://www.gafutures.org/)
How to Track Your HOPE/Zell Miller Scholarship Eligibility

How To Track Your HOPE Academic Eligibility

Georgia’s HOPE Programs are for those students who demonstrate academic achievement, not only in high school but throughout their time in college.

Beginning in high school, Georgia students are able to track their My High School HOPE GPA through their GAfutures account to know if they are on track to earn the HOPE and Zell Miller Scholarship.

Now, with the My College HOPE Profile, students who have earned the HOPE or Zell Miller Scholarship, as well as the HOPE or Zell Miller Grant, can track their academic eligibility while attending a HOPE-eligible Georgia college or university.

Note: GAfutures accounts require the student’s Social Security number and date of birth in order to provide the student’s secure academic data.

Access your My College HOPE Profile through gafutures.org.
How to Apply for Federal Student Aid

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

Federal Pell Grant

Federal Supplemental Educational Opportunity Grant

Federal Work-Study

Federal Direct Student Loans

Federal Direct Parent PLUS Loans
What is Federal Work Study?

The Federal Work-Study Program (FWS) is a Limited Funds, need-based financial aid program in which eligible students work part-time on-campus while enrolled at the University.

Students must complete the Free Application for Federal Student Aid (FAFSA) every year to apply for Federal Student Aid (FSA) including FWS.

The Office of Student Financial Aid (OSFA) uses the FAFSA to establish a student's eligibility for potential employment through FWS.

FWS is awarded subject to the Important Dates for Limited Funds Consideration.

Work Study funds must be earned and are not applied toward a student’s UGA account balance.
# Federal Direct Student Loans

**Undergraduate Federal Direct Student Loans**
Subsidized & Unsubsidized Annual Limits

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Dependent Undergraduate</th>
<th>Independent Undergraduate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$5,500 (up to $3,500 can be subsidized)</td>
<td>$9,500 (up to $3,500 can be subsidized)</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$6,500 (up to $4,500 can be subsidized)</td>
<td>$10,500 (up to $4,500 can be subsidized)</td>
</tr>
<tr>
<td>Junior &amp; Seniors</td>
<td>$7,500 (up to $5,500 can be subsidized)</td>
<td>$12,500 (up to $5,500 can be subsidized)</td>
</tr>
</tbody>
</table>

Federal Direct Student Loan Interest Rate for 2021-22 Year: 3.73%
Subsidized versus Unsubsidized Loans

Who can get Direct Subsidized Loans?
Direct Subsidized Loans are available to undergraduate students with financial need.

Who will pay the interest?
The U.S. Department of Education pays the interest on a Direct Subsidized Loan while you’re in school at least half-time, for the first six months after you leave school (referred to as a grace period*), and during a period of deferment (a postponement of loan payments).

Who can get Direct Unsubsidized Loans?
Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need.

Who will pay the interest?
The student is responsible for paying the interest on a Direct Unsubsidized Loan during all periods.

https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized
First Time Borrowers: Visit studentaid.gov to complete these items

Master Promissory Note (MPN)
Entrance Counseling

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Smarter Investment

The U.S. Department of Education’s office of Federal Student Aid (FSA) provides more than $120 billion in financial aid to help pay for college or career school each year.
Parent PLUS Loan Process

To apply for the Parent PLUS Loan, the parent must log into studentaid.gov with the parent’s FSAID and apply for a Parent PLUS Loan.

First-time borrowers must also complete a Master Promissory Note for the Parent PLUS Loan.

The Parent PLUS Loan process for the 2021-22 academic year will open in mid-June. The interest rate for Parent PLUS Loans disbursed during 2021-22 academic year is 6.28%.
Important Date!

In order for financial aid to pay toward your semester’s student account charges, you must complete the financial aid process including verification (if selected) by the following date for Fall 2021:

**July 1, 2021**

Students who fail to complete the process by these dates should be prepared to **initially** pay all the charges on their student account, including tuition and fees, housing, food services, any late charges, etc.

Once students have completed the financial aid process, they will be awarded the financial aid for which they qualify **even if classes have already begun**.

Important Date

Students that wish to borrow a private student loan for the 2021-2022 award year should apply immediately. Our recommended application date is July 15, 2021.

Students that complete an application with their lender after July 15, 2021 will experience a delay of their disbursement for fall semester.

Our processing time for certification of a private loan is typically 10-14 business days.

Private loans are also subject to a 10-business day waiting period after certification for disbursement of the loan to the student account.
Important Date

In order for a scholarship to credit a student’s account before their Fall 2021 charges are due, we recommend that checks be submitted to UGA by:

July 15, 2021

All checks received after the above date will still be processed, but we cannot guarantee that it will be on the award by the payment deadline.

At peak times (middle of July through the end of September), students should allow up to 10-14 business days for the processing of private scholarship checks.
Financial Aid & Student Accounts Timeline for Fall 2021

• OSFA will begin generating the Official Awards in **mid-June**.

• OSFA recommends that students have the financial aid process, including Verification (if selected), completed by **July 1, 2021**.

• Charges for Fall 2021 will begin posting to a student’s student account in **mid-July**.

• OSFA will begin authorizing a student’s financial aid to apply toward their Fall 2021 charges in **mid-July**.

• OSFA will officially apply a student’s financial aid to their student account charges no earlier than ten days prior to the start of classes.

• The first due date for Fall 2021 charges is the first day of classes, **August 18th**.
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.

https://osfa.uga.edu/policies/satisfactory-academic-progress/
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: https://osfa.uga.edu/
Email: osfa@uga.edu

In-person: In an effort to better serve our students, OSFA is currently accepting appointments for student inquiries. Visit https://osfa.uga.edu/ if you wish to schedule a meeting by phone, in-person, or via Zoom.

We encourage students to call our office if immediate assistance is needed.

Office Hours: MON-FRI 8AM-5PM