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

<table>
<thead>
<tr>
<th>On Campus: GA Resident</th>
<th>Fall 2021 &amp; Spring 2022 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>1,032</td>
</tr>
<tr>
<td>Room*</td>
<td>6,416</td>
</tr>
<tr>
<td>Board (Food/ Meal Plan)*</td>
<td>4,036</td>
</tr>
<tr>
<td>Transportation</td>
<td>1,224</td>
</tr>
<tr>
<td>Miscellaneous Living Expenses</td>
<td>3,170</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>27,958</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>On Campus: Non Resident</th>
<th>Fall 2021 &amp; Spring 2022 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>1,032</td>
</tr>
<tr>
<td>Room*</td>
<td>6,416</td>
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<td>1,598</td>
</tr>
<tr>
<td>Miscellaneous Living Expenses</td>
<td>3,170</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>47,372</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!
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

2021-22 UGA HOPE Award Amounts

<table>
<thead>
<tr>
<th>Hours Enrolled</th>
<th>2122 HOPE Award Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>$3840</td>
</tr>
<tr>
<td>14</td>
<td>$3584</td>
</tr>
<tr>
<td>13</td>
<td>$3328</td>
</tr>
<tr>
<td>12</td>
<td>$3072</td>
</tr>
<tr>
<td>11</td>
<td>$2816</td>
</tr>
<tr>
<td>10</td>
<td>$2560</td>
</tr>
<tr>
<td>9</td>
<td>$2304</td>
</tr>
<tr>
<td>8</td>
<td>$2048</td>
</tr>
<tr>
<td>7</td>
<td>$1792</td>
</tr>
<tr>
<td>6</td>
<td>$1536</td>
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<tr>
<td>5</td>
<td>$1280</td>
</tr>
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<td>4</td>
<td>$1024</td>
</tr>
<tr>
<td>3</td>
<td>$768</td>
</tr>
<tr>
<td>2</td>
<td>$512</td>
</tr>
<tr>
<td>1</td>
<td>$256</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 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/
How to Track Your HOPE/Zell Miller Scholarship Eligibility

Access your My College HOPE Profile through gafutures.org.
FAQ: I see the HOPE Scholarship on my Award in Athena but believe I qualify for the Zell Miller Scholarship instead. When will my Award be adjusted?

The Georgia Student Finance Commission (GSFC) determines a student’s eligibility for HOPE/ Zell out of high school.

Our office receives updates from the Georgia Student Finance Commission once a week regarding students’ HOPE/ Zell eligibility.

If we receive notification later in the summer or later in the academic year that you qualify for the Zell Miller Scholarship instead of the HOPE Scholarship, we will remove the HOPE Scholarship from your Award and replace it with the Zell Miller Scholarship at the time of notification.

Any time we update a student’s Award we send the student an email letting the student know.

If you have questions regarding submitting SAT or ACT test cores to the GSFC, please e-mail gandsdocs@gsfc.org or call (800) 505-4732 for assistance.
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
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%.
How To Accept/ Decline Self-Help Aid in Athena

Self-Help Aid is Federal Direct Student Loans and/ or Federal Work Study.

Gift aid is automatically accepted for students in Athena.
Go to Award Offer Tab

Then Scroll Down to Reach Accept/ Decline/ Modify Options for Self-Help Aid
Estimated Cost of Attendance Breakdown

Financial Aid

Award Year: 2021-2022

Information about the Cost of Attendance and aid that you have been awarded is provided below. The college financing plan is a standard format prescribed by the U.S. Department of Education which allows you to easily compare your awards and costs between multiple higher education institutions (if applicable).

University of Georgia (Athens Campus)

College Financing Plan

06/28/2021

Total Cost of Attendance 2021-2022

<table>
<thead>
<tr>
<th></th>
<th>On Campus Residence</th>
<th>Off Campus Residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees</td>
<td>$10,410</td>
<td>$12,686</td>
</tr>
<tr>
<td>Housing and meals</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books and supplies</td>
<td>$688</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,224</td>
<td></td>
</tr>
<tr>
<td>Other education costs</td>
<td>$4,500</td>
<td></td>
</tr>
<tr>
<td>Estimated Cost of Attendance</td>
<td></td>
<td>$29,608 / yr</td>
</tr>
</tbody>
</table>
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.

https://osfa.uga.edu/apply-for-aid/important-dates/for-aid-to-be-available-to-pay-toward-university-charges/
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/
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.
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