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

<table>
<thead>
<tr>
<th>On Campus: GA Resident</th>
<th>Fall 2022 &amp; Spring 2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition*</td>
<td>9,790</td>
</tr>
<tr>
<td>Student Fees*</td>
<td>1,390</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>888</td>
</tr>
<tr>
<td>Room*</td>
<td>6,810</td>
</tr>
<tr>
<td>Board (Food/Meal Plan)*</td>
<td>4,094</td>
</tr>
<tr>
<td>Transportation</td>
<td>1,278</td>
</tr>
<tr>
<td>Miscellaneous Living Expenses</td>
<td>3,292</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>27,542</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>On Campus: Non Resident</th>
<th>Fall 2022 &amp; Spring 2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition*</td>
<td>28,830</td>
</tr>
<tr>
<td>Student Fees*</td>
<td>1,390</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>888</td>
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<td>6,810</td>
</tr>
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<td>Board (Food/Meal Plan)*</td>
<td>4,094</td>
</tr>
<tr>
<td>Transportation</td>
<td>2,112</td>
</tr>
<tr>
<td>Miscellaneous Living Expenses</td>
<td>3,292</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>47,416</strong></td>
</tr>
</tbody>
</table>

* = potential direct costs

[https://osfa.uga.edu/costs/](https://osfa.uga.edu/costs/)
How to Apply for Financial Aid
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.
Important Date

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

**July 15 for fall semester**
December 1 for spring semester
May 1 for summer sessions

All checks received after the dates above will still be processed, but we cannot guarantee that it will be on the award for the payment deadline. The student is responsible for their account balance on the payment deadline.

The typical processing time for private scholarship checks ready for deposit is 5-7 business days.

At peak times (middle of July through the end of September, and middle of December through the end of February), students should allow up to 10-14 business days for the processing of private scholarship checks.
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
- For qualifying Georgia residents
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 2022-23 academic year the HOPE per credit hour amount at UGA is $294.
HOPE Scholarship continued

During Fall & Spring semesters, tuition is assessed at a flat rate.

The standard flat rate tuition for in-state students enrolled in 1 to 6 hours is $2909 for one semester.

The standard flat rate tuition for in-state students enrolled in 7+ hours is $4895 for one semester.

The HOPE Scholarship amount for the 2022-2023 academic year is $294 per credit hour for a maximum payment of $294 x 15 hours.
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
  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.
How to Apply for Federal Student Aid

To apply for federal student aid, complete the:
Free Application For Federal Student Aid (FAFSA)
https://studentaid.gov/h/apply-for-aid/fafsa
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
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 2022-23 Year: 4.99%
Federal Direct Loan Origination Fees

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>1st Disbursement Dates</th>
<th>Loan Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidized &amp; Unsubsidized</td>
<td>10/1/2020 thru 9/30/2023</td>
<td>1.057%</td>
</tr>
<tr>
<td>Grad/Prof PLUS &amp; Parent PLUS</td>
<td>10/1/2020 thru 9/30/2023</td>
<td>4.228%</td>
</tr>
</tbody>
</table>

Example: Student accepts $5500 in the Federal Direct Unsubsidized Loan for the 2022-2023 academic year.

This amount is split equally over Fall 2022 & Spring 2023 semesters. ($2750 Fall / $2750 Spring)

Once the loan origination fee has been deducted, the net amount of $2721 will apply toward the student’s UGA student account balance.
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.

This application will become available as of June 9, 2022 via studentaid.gov.

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

The interest rate for Parent PLUS Loans disbursed during 2022-23 academic year is 7.54%.
**OSFA QUICKLINKS**

**UNIVERSITY OF GEORGIA**
Office of Student Financial Aid

**osfa.uga.edu**

- Contact Us
  - search by keyword(s)
  - Find

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**Contacting OSFA**

Important information on how to contact OSFA, schedule a Zoom appointment with a financial aid counselor, and get your scholarship checks and important documents.

**HEERF and HEERF II Funding Information**

Visit our HEERF/HEERF II Grant Information page to read more on how UGA utilized funds received from the Higher Education Emergency Relief (HEER) Fund grants.

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**EVENTS & ANNOUNCEMENTS**

**Contacting OSFA**

For information on scheduling an appointment to speak with...

Read more

**Requesting Summer Aid**

To request federal aid for summer term, please follow...

Read more

**Financial Aid/Student Accounts Information for Incoming First-Year & Transfer Students**

OSFA is partnering with Student Accounts Services to

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**QUICKLINKS**

Access Award in Athena (PDF)
Access OSFA Secure Portal (PDF)
Change-in-Aid Request
College Financing Plan
Exit Counseling
Financial Aid Application Process
Financial Hardship
High School Students: Financial Aid Info (PDF)
Net Price Calculator
New Student (Undergrad) FAQs (PDF)
New Student (Undergrad) FAQs - Spanish (PDF)
OSFA Budget Sheet/Checklist
How to Accept/Decline Self-Help Aid in Athena

Step One. Login to athena.uga.edu & click on the financial aid tab.

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

Gift aid is automatically accepted for students in Athena.
Step Two: Select the 2022-2023 Award Year & Click on Award Offer.
Step 3: Scroll Down to Reach the Accept/ Decline/ Modify Options for Self-Help Aid.
Financial Aid & Student Accounts Timeline for Fall 2022

- Charges for Fall 2022 will begin posting to a student’s UGA student account in early July.

- OSFA will begin authorizing a student’s financial aid to apply toward their Fall 2022 charges in mid July.

- OSFA will **officially** begin applying a student’s financial aid to their student account charges on Monday, August 8th.

- The first due date for Fall 2022 charges is the first day of classes, **Wednesday, August 17th**.
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.

SAP

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