Financial Aid

Information for Incoming First-Year & Transfer Students

Spring 2021
## Estimated Cost of Attendance

<table>
<thead>
<tr>
<th>On Campus: GA Resident</th>
<th>Spring 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition*</td>
<td>4,895</td>
</tr>
<tr>
<td>Student Fees*</td>
<td>1,145</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>526</td>
</tr>
<tr>
<td>Room*</td>
<td>3,146</td>
</tr>
<tr>
<td>Board (Food/ Meal Plan)*</td>
<td>2,018</td>
</tr>
<tr>
<td>Transportation</td>
<td>627</td>
</tr>
<tr>
<td>Miscellaneous Living Expenses</td>
<td>1,472</td>
</tr>
<tr>
<td>TOTAL</td>
<td><strong>13,829</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>On Campus: Non Resident</th>
<th>Spring 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition*</td>
<td>14,415</td>
</tr>
<tr>
<td>Student Fees*</td>
<td>1,145</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>526</td>
</tr>
<tr>
<td>Room*</td>
<td>3,146</td>
</tr>
<tr>
<td>Board (Food/ Meal Plan)*</td>
<td>2,018</td>
</tr>
<tr>
<td>Transportation</td>
<td>949</td>
</tr>
<tr>
<td>Miscellaneous Living Expenses</td>
<td>1,472</td>
</tr>
<tr>
<td>TOTAL</td>
<td><strong>23,671</strong></td>
</tr>
</tbody>
</table>

* = potential direct 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 2020-21 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**
  – COVID-19 Exception for 2020 High School Graduates > single test administration by 12/30/20
  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

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
Which FAFSA Should I Complete?

The 2020-21 FAFSA screens students for federal student aid for Fall 2020, Spring 2021 and/or Summer 2021.

The 2021-22 FAFSA screens students for federal student aid for Fall 2021, Spring 2022 and/or Summer 2022.

*UGA’s priority consideration date for the 2021-22 FAFSA is December 15, 2020.*
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.

If interested in Work Study for Spring 2021, please contact OSFA at osfa@uga.edu.
### 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 2020-21 Year: 2.75%
# 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.

First Time Borrowers: Visit studentaid.gov to complete these items

Master Promissory Note (MPN)
Entrance Counseling

Smartest 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.
COVID-19/Coronavirus Information

Please visit our COVID-19/Coronavirus FAQs page for answers to common questions on the Coronavirus and student financial aid.

EVENTS & ANNOUNCEMENTS

Contacting OSFA
OSFA is currently closed to in-person traffic; please contact us at osfa@uga.edu or by phone...
Read more

Requesting Summer Aid
To request federal aid for summer term, please follow

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
Net Price Calculator
New Student (Undergrad) FAQs
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 Spring 2021:

November 1, 2020

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 Spring 2021 should apply immediately. Our recommended application date is December 1, 2020.

Students that complete an application with their lender after December 1, 2020 may experience a delay of their disbursement for spring 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 Spring 2021 charges are due, we recommend that checks be submitted to UGA by:

December 1, 2020

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 December through the end of January), students should allow up to 10-14 business days for the processing of private scholarship checks.
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: http://osfa.uga.edu
Email: osfa@uga.edu

Office Hours: MON-FRI 8AM-5PM

In response to several UGA and State of Georgia directives regarding COVID-19, and for your safety and that of OSFA staff, UGA Office of Student Financial Aid is currently closed to walk-in traffic.

Visit the Contacting OSFA portion of our homepage for information on how to contact OSFA, schedule a Zoom or in-person appointment and for info on how to submit scholarship checks/important documents to OSFA.