

# Your Budgeting Worksheet

Use this worksheet to determine if you have sufficient funds to meet your expenses while enrolled at UGA.

CATEGORY	MONTHLY	SEMESTER (Monthly x 4.5)	SCHOOL YEAR (Monthly x 9)
<b>Step 1 – YOUR AWARDED AID &amp; OTHER INCOME</b>			
<b>GRANTS:</b>	XXXXXXXX	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
Federal Pell Grant	XXXXXXXX		
Federal Supplemental Educational Opportunity Grant (FSEOG)	XXXXXXXX		
Other Grant(s)	XXXXXXXX		
<b>SCHOLARSHIPS:</b>	XXXXXXXX	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
Zell Miller Scholarship	XXXXXXXX		
HOPE Scholarship	XXXXXXXX		
UGA Scholarships	XXXXXXXX		
Non-UGA (Outside) Scholarships	XXXXXXXX		
<b>*TUITION WAIVERS</b>	XXXXXXXX		
<b>FEDERAL WORK-STUDY (FWS) EARNINGS</b>			
<b>OTHER EMPLOYMENT (earnings from non-FWS job)</b>			
<b>FEDERAL STUDENT LOANS:</b>	XXXXXXXX	XXXXXXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXXXXXX
Subsidized Loan	XXXXXXXX		
Unsubsidized Loan	XXXXXXXX		
Perkins Loan	XXXXXXXX		
Parent PLUS Loan	XXXXXXXX		
Graduate PLUS Loan	XXXXXXXX		
<b>PRIVATE (ALTERNATIVE) EDUCATION LOAN</b>	XXXXXXXX		
<b>INCOME FROM FAMILY &amp; FRIENDS</b>			
<b>OTHER INCOME SOURCES</b>			
<b>Step 1 TOTAL OF ALL YOUR AWARDED AID AND INCOME</b>			
<b>Step 2 – YOUR EXPENSES</b>			
<b>SCHOOL EXPENSES:</b>	<b>MONTHLY</b>	<b>SEMESTER</b>	<b>SCHOOL YEAR</b>
Tuition & Fees	XXXXXXXX		
Books & Supplies	XXXXXXXX		
<b>TOTAL: School Expenses</b>	XXXXXXXX		
<b>LODGING &amp; UTILITIES:</b>	<b>MONTHLY</b>	<b>SEMESTER</b>	<b>SCHOOL YEAR</b>
Room (Rent/Campus Housing)			
Utilities (Water, gas, electric, sewer, trash)			
Other			
<b>TOTAL: Lodging &amp; Utilities</b>			
<b>FOOD:</b>	<b>MONTHLY</b>	<b>SEMESTER</b>	<b>SCHOOL YEAR</b>
Meal Plan			
Groceries			
Eating Out			
<b>TOTAL: Food</b>			
<b>TRANSPORTATION:</b>	<b>MONTHLY</b>	<b>SEMESTER</b>	<b>SCHOOL YEAR</b>
Gas			
Car Payment			
Parking			
Insurance			
Maintenance			
<b>TOTAL: Transportation</b>			
<b>MISCELLANEOUS/PERSONAL EXPENSES:</b>	<b>MONTHLY</b>	<b>SEMESTER</b>	<b>SCHOOL YEAR</b>
Cable/Internet/phone (cell/landline)			
Medical Insurance			
Laundry			
Clothes			
Entertainment (movies/music, going out with friends, etc.)			
Toiletries			
Other			
<b>TOTAL: Miscellaneous &amp; Personal</b>			
<b>Step 2 TOTAL OF ALL YOUR EXPENSES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>Step 1 Total of All Your Semester Awarded Aid and Income</b>		<b>\$</b>	
<b>Minus Step 2 Total of All Your Semester Expenses</b>		<b>\$</b>	
<b>Difference (this number should be positive)</b>		<b>\$</b>	
<b>Step 1 Total of All Your School Year Awarded Aid and Income</b>		<b>\$</b>	
<b>Minus Step 2 Total of All Your School Year Expenses</b>		<b>\$</b>	
<b>Difference (this number should be positive)</b>		<b>\$</b>	

If you have a positive dollar amount remaining after subtracting Step 2 from Step 1, then your listed income is greater than your budgeted expenses and you have sufficient funding to meet your expenses. If you have a negative dollar amount remaining after subtracting Step 2 from Step 1, then your budgeted expenses exceed your listed income. You need to carefully review your budgeted expenses and look for expenses you can reduce or eliminate.

\*UGA OSFA does not award tuition waivers. Some tuition waivers are awarded to first-year students by Undergraduate Admissions as part of their scholarship awarding process while other waivers are awarded to graduate students when they are selected by the Graduate School or a graduate department to be a Graduate Assistant. Lastly, the Registrar's Office administers these out-of-state waivers authorized by University System of Georgia Board of Regents Policy: "Economic Advantage"; "Full-Time School Employees"; "University System Employees"; "Military Personnel"; "GA National Guard – US Military Reservists"; "Recently Separated Military"; "Non-Resident Student" - see "Out of State Tuition Differential Waiver Forms" at <http://www.reg.uga.edu/forms> for more information.



# UNIVERSITY OF GEORGIA

## Office of Student Financial Aid



### Financial Aid Checklist

This document is also available on the OSFA Website [https://osfa.uga.edu/sites/default/files/checklist\\_0.pdf](https://osfa.uga.edu/sites/default/files/checklist_0.pdf)

#### APPLICATION PROCESS

- If you have not previously done so, apply for your Federal Student Aid ID.** If you are a dependent student for financial aid purposes at least one of your parents will also need to apply for a Federal Student Aid ID. Go to <https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid> to learn more and apply for your FSA ID.
- Complete and submit the correct Award Year FAFSA on the Web** (<https://fafsa.ed.gov/>) to the Central Processing System (CPS). **The UGA Federal School Code is 001598.** Upon submission of your FAFSA you will receive a confirmation from CPS.
- Watch for the availability of your Student Aid Report (SAR)** – Approximately three days after submitting your FAFSA, the CPS will inform you of the availability of your SAR via the e-mail account you provided on your FAFSA. Your SAR will summarize your FAFSA information and will reflect your Expected Family Contribution (EFC). Review it for accuracy and if you need to act on the messages reflected on your SAR.
- If you are eligible for either the HOPE or Zell Miller Scholarship complete the GSFAPPS** at <https://www.gafutures.org/hope-state-aid-programs/state-aid-applications/> if you have not done so in a prior year.
- If e-mailed to do so by our office (using your UGAMail account), be sure you have submitted the requested documents to OSFA** to complete the verification process. For more details see <https://osfa.uga.edu/policies/verification>.
- Routinely check your Financial Aid Application Status on ATHENA** <http://osfa.uga.edu/athena-checkstatus.html> to see if you need to provide OSFA additional information or documentation to complete your application process. We will periodically e-mail you reminders (using your UGAMail account) when you have not provided all necessary documentation or taken all required action.

#### AWARDING PROCESS

- Report to OSFA all private or non-UGA scholarships** using the *My OSFA* portal at <https://my.osfa.uga.edu/forms/136>.
- OSFA will e-mail you using your UGAMail account once you have been awarded aid.** **Official Awards** are generated around June 1 of each year once tuition and fees for the upcoming Award Year have been set by the University System of Georgia (USG) Board of Regents (BOR) and the HOPE and Zell Scholarship award amounts have been set by the Georgia Student Finance Commission (GSFC). Prior to June, you will receive an **“Estimated Award”**. See <http://osfa.uga.edu/myfa-ea.html> for information regarding Estimated Awards and see <https://osfa.uga.edu/your-award-status/awards-on-athena> for information regarding Official Awards.
- Once you have an Official Award, be sure to Log in to your Award in ATHENA and accept the ‘TERMS & CONDITIONS’** so you can view your Award. For more information see <https://osfa.uga.edu/your-award-status/awards-on-athena>.
- If you have been offered and accepted any Federal Direct Loans on your Official Award in ATHENA,** you (and your parent if borrowing a Parent PLUS Loan) must complete all required loan documents. See <https://osfa.uga.edu/policies/federal-direct-loan-fdl-application-steps> for details.
- If you have been offered and accepted a Federal Perkins Loan,** you must complete all required loan documents. Undergraduate students see <https://osfa.uga.edu/perkins.html>. Graduate/Professional students see <https://osfa.uga.edu/types-of-aid/graduate/loans/federal-perkins-loan>.
- If you are a dependent student for financial aid purposes and your parent wants to borrow a Federal Parent PLUS Loan,** see <https://osfa.uga.edu/parent.html>.

#### PRIOR TO PAYMENT OF YOUR AID

- Have you given permission to UGA Student Account Services to use your available aid to pay for the “other” charges on your student account** (miscellaneous fees, returned checks, parking fees, late fees, health insurance, etc.)? To do so Login to ATHENA ([athena.uga.edu](http://athena.uga.edu)) > click on the “Student Account” block > click on “Permission to Pay” and give Student Account Services the authority to use your aid to pay your “other” charges.
- Have you set up your ATHENA Student Account Refund Profile** which authorizes Student Account Services to deliver any remaining balance of your semester’s financial aid directly to your bank account by Electronic Funds Transfer (EFT)? To do so go to the UGA Bursar Web site <http://www.bursar.uga.edu/> and on the homepage under “Instructions & FAQ’s” click on “Refund Profile Setup”.

#### AFTER YOUR AID PAYS

- Stay enrolled and complete your courses.** You must make Satisfactory Academic Progress (SAP) toward your degree to maintain aid eligibility. Learn more by going to <http://osfa.uga.edu/sap.html>.