

# University of Georgia

Example Award of entering freshman eligible for the Zell Miller Scholarship and maximum Federal Pell Grant

## Costs in the 2017-18 year

### Estimated Cost of Attendance

**\$26,196 / yr**

Tuition and fees .....	\$ 11,622
Housing and meals .....	9,616
Books and supplies .....	1,006
Transportation .....	1,172
Other education costs .....	2,780

## Grants and scholarships to pay for college

### Total Grants and Scholarships ("Gift" Aid; no repayment needed)

**\$15,284 / yr**

Grants and scholarships from your school .....	\$ 0
Federal Pell Grant .....	5,920
Grants from your state .....	9,364
Other scholarships you can use .....	0

## What will you pay for college

### Net Costs

(Cost of attendance minus total grants and scholarships)

**\$10,912 / yr**

## Options to pay net costs

### Work options

Work-Study (Federal, state, or institutional) .....	\$ 0
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### Loan Options\*

Federal Perkins Loan .....	\$ 0
Federal Direct Subsidized Loan .....	3,500
Federal Direct Unsubsidized Loan .....	2,000

\*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

### Other options

#### Family Contribution

(As calculated by the institution using information reported on the FAFSA or to your institution.)

**\$0 / yr**

- Payment plan offered by the institution
- Parent or Graduate PLUS Loans
- American Opportunity Tax Credit \*
- Military and/or National Service benefits
- Non-Federal private education loan

\*Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

### Graduation Rate

Percentage of full-time students who graduate within 6 years



**83.7%**

Low

Medium

High



### Repayment Rate

Percentage of borrowers entering into repayment within 3 years of leaving school

66.2%



This institution

### Median Borrowing

Students who borrow at UGA typically take out \$19,000 in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$195 per month. Your borrowing may be different.



### Repaying your loans

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to:

<http://studentaid.ed.gov/repay-loans/understand/plans>

### For more information and next steps:

**University of Georgia  
Office of Student Financial Aid**

220 Holmes/Hunter Academic Building  
Athens, GA 30605

Telephone: (706) 542-6147

E-mail: [osfa@uga.edu](mailto:osfa@uga.edu)

## Glossary

**Cost of Attendance (COA):** The total amount (not including grants and scholarships) that it will cost you to go to school during the 2017–18 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

**Total Grants and Scholarships:** Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

**Net Costs:** An estimate of the actual costs that you or your family will need to pay during the 2017–18 school year to cover education expenses at a particular school. Net costs are determined by taking the institution's cost of attendance and subtracting your grants and scholarships.

**Work-Study:** A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

**Loans:** Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Federal Perkins Loans, Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can find more information about federal loans at StudentAid.gov.

**Family Contribution (also referred to as Expected Family Contribution):** A number used by a school to calculate how much financial aid you are eligible to receive, if any. It's based on the financial information you provided in your Free Application for Federal Student Aid (FAFSA). It's not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. The family contribution is reported to you on your Student Aid Report, also known as the SAR.

**Graduation Rate:** The graduation rate after 150% of normal program completion time has elapsed. For schools that award predominately bachelor's (four-year) degrees, this is after six years, and for students seeking an associate's (two-year) degree, this is after three years. For students seeking a certificate, the length of time depends on the certificate sought, for example, for a one-year certificate, after 18 months. These rates are only for full-time students enrolled for the first time.

**Repayment Rate:** The share of students who have repaid at least \$1 of the principal balance on their federal loans within 3 years of leaving school.

**Median Borrowing:** The median federal debt of undergraduate borrowers who completed. This figure includes only federal loans; it excludes private student loans and parent PLUS loans.

The costs listed above are subject to change and aid is contingent upon the student meeting all eligibility requirements. This Shopping Sheet reflects an estimated 2017-2018 Award for an entering freshmen with eligibility for the Zell Miller Scholarship and maximum Federal Pell Grant. If you have submitted a 2017-2018 Free Application for Federal Student Aid (FAFSA) and have completed the application process, you may log into Athena (<https://athena.uga.edu>) for a personalized Shopping Sheet. If you have not yet applied for federal aid, you may wish to use the Net Price Calculator on OSFA's website (<https://osfa.uga.edu/sites/default/files/npcalc.htm>) to estimate the cost of attending UGA.