Let’s Talk Finances!

Financial Aid Information for Incoming First-Year & Transfer Students
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
104 Caldwell Hall
Athens, GA 30602

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!
Processing Time for Scholarship Checks

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.

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
How to Apply for the HOPE/ Zell Miller Scholarships for Georgia Residents

You can apply for HOPE and the Zell Miller Scholarships in two ways:

Complete the Georgia Scholarship/Grant Application (GSFAPP) at gafutures.org. This application only has to be completed once and it remains active for ten years;

Or

Complete the Free Application for Federal Student Aid (FAFSA) every year.

We recommend that all students complete the GSFAPP even if they are completing the FAFSA so there is always an application on file.

You must have an application on file by the last day of the semester to receive the HOPE or Zell Miller Scholarship for that semester.
Selective Service

To receive HOPE/ Zell a student must be in compliance with Georgia state law requirements of having registered with the United States Selective Service System.

[Website link to Selective Service System]

It's Your Country
Take one minute to protect it.
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?

• The percentage of tuition covered by HOPE is subject to change annually, and it was adjusted by the GSFC for the 2024-2025 academic year.

• HOPE pays a per credit hour rate for up to 15 hours per semester at a public college in Georgia.

• For the 2024-25 academic year the HOPE per credit hour amount at UGA is $326.34 with a maximum payment of $4895.
**HOPE Scholarship**

Consistent with previous academic years, during Fall & Spring semesters, tuition at UGA is assessed at a **flat rate**.

For the 2024-2025 academic year, the standard flat rate tuition for in-state students enrolled in 1 to 6 hours is **$2982** for one semester.

The standard flat rate tuition for in-state students enrolled in 7+ hours is **$5,017** for one semester.

The HOPE Scholarship amount for the 2024-2025 academic year is **$326.34 per credit hour** for a maximum payment of **$4,895** for per semester for enrollment in 15 credit hours per term.

Actual payment amounts for HOPE will be pro-rated for students enrolled in fewer than 15 eligible hours.

<table>
<thead>
<tr>
<th>Hours of Enrollment</th>
<th>Tuition charged</th>
<th>Covered by HOPE</th>
<th>Remaining Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>$5,017</td>
<td>$4,895</td>
<td>$122</td>
</tr>
<tr>
<td>14</td>
<td>$5,017</td>
<td>$4,568.76</td>
<td>$448.24</td>
</tr>
<tr>
<td>13</td>
<td>$5,017</td>
<td>4,242.42</td>
<td>$774.58</td>
</tr>
<tr>
<td>12</td>
<td>$5,017</td>
<td>$3,916.08</td>
<td>$1100.92</td>
</tr>
<tr>
<td>11</td>
<td>$5,017</td>
<td>$3,589.74</td>
<td>$1427.26</td>
</tr>
<tr>
<td>10</td>
<td>$5,017</td>
<td>$3,263.40</td>
<td>$1,753.60</td>
</tr>
<tr>
<td>9</td>
<td>$5,017</td>
<td>$2,937.06</td>
<td>$2,079.94</td>
</tr>
<tr>
<td>8</td>
<td>$5,017</td>
<td>$2,610.72</td>
<td>$2,406.28</td>
</tr>
<tr>
<td>7</td>
<td>$5,017</td>
<td>$2,284.38</td>
<td>$2,732.62</td>
</tr>
<tr>
<td>6</td>
<td>$2,982</td>
<td>$1,958.04</td>
<td>$1,023.96</td>
</tr>
<tr>
<td>5</td>
<td>$2,982</td>
<td>$1,631.70</td>
<td>$1,350.30</td>
</tr>
<tr>
<td>4</td>
<td>$2,982</td>
<td>$1,305.36</td>
<td>$1,676.64</td>
</tr>
<tr>
<td>3</td>
<td>$2,982</td>
<td>$979.02</td>
<td>$2,002.98</td>
</tr>
<tr>
<td>2</td>
<td>$2,982</td>
<td>$652.68</td>
<td>$2,329.32</td>
</tr>
<tr>
<td>1</td>
<td>$2,982</td>
<td>$326.34</td>
<td>$2,655.66</td>
</tr>
</tbody>
</table>
HOPE Scholarship Example

Example: Marie is awarded the HOPE Scholarship.

Marie is enrolled in 14 hours and is assessed $5,017 in tuition.

HOPE Scholarship pays the 14 hour rate of $4,568.76 ($326.34 x 14), leaving her with a balance of $448.24 which she pays by the tuition and fee deadline.
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

<table>
<thead>
<tr>
<th>Hours of Enrollment</th>
<th>Tuition charged</th>
<th>Covered by Zell</th>
<th>Remaining Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>$5,017</td>
<td>$5,017</td>
<td>$0</td>
</tr>
<tr>
<td>14</td>
<td>$5,017</td>
<td>$5,017</td>
<td>$0</td>
</tr>
<tr>
<td>13</td>
<td>$5,017</td>
<td>$5,017</td>
<td>$0</td>
</tr>
<tr>
<td>12</td>
<td>$5,017</td>
<td>$5,017</td>
<td>$0</td>
</tr>
<tr>
<td>11</td>
<td>$5,017</td>
<td>$5,017</td>
<td>$0</td>
</tr>
<tr>
<td>10</td>
<td>$5,017</td>
<td>$5,017</td>
<td>$0</td>
</tr>
<tr>
<td>9</td>
<td>$5,017</td>
<td>$5,017</td>
<td>$0</td>
</tr>
<tr>
<td>8</td>
<td>$5,017</td>
<td>$5,017</td>
<td>$0</td>
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<tr>
<td>7</td>
<td>$5,017</td>
<td>$5,017</td>
<td>$0</td>
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<tr>
<td>6</td>
<td>$2,982</td>
<td>$2,982</td>
<td>$0</td>
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<tr>
<td>5</td>
<td>$2,982</td>
<td>$2,982</td>
<td>$0</td>
</tr>
<tr>
<td>4</td>
<td>$2,982</td>
<td>$2,982</td>
<td>$0</td>
</tr>
<tr>
<td>3</td>
<td>$2,982</td>
<td>$2,982</td>
<td>$0</td>
</tr>
<tr>
<td>2</td>
<td>$2,982</td>
<td>$2,982</td>
<td>$0</td>
</tr>
<tr>
<td>1</td>
<td>$2,982</td>
<td>$2,982</td>
<td>$0</td>
</tr>
</tbody>
</table>
UGA GPA Versus HOPE/Zell Miller Scholarship College 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
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.

The Office of Student Financial Aid (OSFA) uses the FAFSA to establish a student's eligibility for potential employment through FWS.

Work Study funds must be earned and are not applied toward a student’s UGA account balance.

Students awarded FWS will be able to apply for FWS-specific jobs on Handshake. Students who have been awarded FWS will receive an e-mail from our FWS team containing instructions on how to access Handshake. These e-mails will not be sent until after we begin official awarding in mid June.
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 2024-25 Year: 6.53%
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).

Source: https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized
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?
You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.

Good to know
If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Source: https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized
Federal Direct Loan Origination Fees

- The Origination Fee is the amount a borrower is required to pay the U.S. Department of Education to help defray the cost of a Federal Direct Loan (FDL).
- The applicable origination fee is withheld from each FDL disbursement.

<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 9/30/2024</td>
<td>1.057%</td>
</tr>
<tr>
<td>Grad/Prof PLUS &amp; Parent PLUS</td>
<td>10/1/2020 thru 9/30/2024</td>
<td>4.228%</td>
</tr>
</tbody>
</table>

Example: Student accepts $5500 in the Federal Direct Unsubsidized Loan for the 2024-2025 academic year.

This amount is split equally over Fall 2024 & Spring 2025 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

A student must have a FAFSA on file in order for a parent to be able to obtain a Parent PLUS Loan.

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 open via studentaid.gov on July 2, 2024.

When completing the Parent PLUS Loan application, the parent may select they want:
- the maximum
- a specific amount
- don’t know what amount to borrow

If a parent chooses “don’t know” that will delay the processing of the loan. Please contact OSFA for assistance in determining a specific loan amount to borrow.

The interest rate for Parent PLUS Loans disbursed during the 2024-25 academic year is 9.08%.
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 2024-2025 Award Year & Click on Financial Aid Offer
Step 3: Scroll Down to Reach the Accept/Decline/Modify Options for Self-Help Aid.
Satisfactory Academic Progress

Federal statute and regulations require educational institutions to establish a Satisfactory Academic Progress (SAP) Policy for determining if an otherwise eligible financial aid applicant or recipient is making satisfactory academic progress in his or her education program.

**UGA’s SAP Policy:**

**Measurement of Quantity**
Undergraduate students must successfully complete a minimum of 67%, or two-thirds, of their Total Attempted Hours.

**Measurement of Quality**
All Undergraduate students must have at least a 2.0 Minimum Overall Grade Point Average (GPA) at the end of every semester.

**Maximum Total Attempted Hours:**
Undergraduate students are not making SAP once their Total Attempted Hours equal 150% of the number of hours required to complete their undergraduate degree, or once it is apparent they will be unable to complete their undergraduate degree before reaching their applicable Maximum Allowable Total Attempted Hours.
OSFA Contact Information

Address:  
The University of Georgia  
Office of Student Financial Aid  
104 Caldwell Hall  
Athens, GA 30602

Caldwell Office Hours: MON-FRI 8AM-5PM

Phone: 706-542-6147
Fax: 706-542-8217

Website: osfa.uga.edu
Email: osfa@uga.edu

Appointments: 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.

OSFA will have a satellite office on the 3rd floor of the Tate Student Center during Summer 2024.

The satellite office hours are Monday through Friday from 8:30AM to 4:30PM.

We encourage students to call our office if immediate assistance is needed.
Information from our Partners in Student Account Services
Contact Information for Student Account Services

- Website:  [www.bursar.uga.edu](http://www.bursar.uga.edu)
- Email Address:  [stuacct@uga.edu](mailto:stuacct@uga.edu)
- Location:  424 E. Broad Street, Athens, GA 30602
- Office Hours:  Monday – Friday 8:00am-5:00pm (Closed from 12:30pm-1:30pm Daily)
# Tuition and Fees Per Semester

**Flat Tuition Rate**
- **6 or less hrs.**
  - $2,982/$8,983/$9,154 (in state/ out of state/out of country)
- **More than 6 hrs.**
  - $5,017/$15,136/$15,424 (in state/ out of state/out of country)

---

### University of Georgia
**Fiscal Year 2024-2025 Mandatory Fees per Semester**
(Fall 2024 and Spring 2025)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Athens**</th>
<th>Gwinnett</th>
<th>Griffin</th>
<th>Tifton</th>
</tr>
</thead>
<tbody>
<tr>
<td>Activity</td>
<td>$84</td>
<td>$55</td>
<td>$45</td>
<td>$60</td>
</tr>
<tr>
<td>Athletic</td>
<td>$53</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Connect UGA Fee</td>
<td>$30</td>
<td>$30</td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td>Green Fee</td>
<td>$3</td>
<td>$3</td>
<td>$3</td>
<td>$3</td>
</tr>
<tr>
<td>Health</td>
<td>$206</td>
<td>$0</td>
<td>$0</td>
<td>$78</td>
</tr>
<tr>
<td>Recreation</td>
<td>$17</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Student Center - Facility</td>
<td>$75</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Technology</td>
<td>$114</td>
<td>$114</td>
<td>$114</td>
<td>$114</td>
</tr>
<tr>
<td>Transportation</td>
<td>$126</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td>$708</td>
<td>$202</td>
<td>$192</td>
<td>$275</td>
</tr>
</tbody>
</table>

**Online Learning Fee**
- $411/$0/$0/$0
Payment Deadlines

- Fall 2024 dates to remember:
  - 1st Due Date: August 14, 2024
  - 2nd Due Date (Drop/Add Activity): August 21, 2024
  - Late Fee Assessed: August 26, 2024
  - Schedule Cancellation: August 29, 2024
Athena Student Account

- Access at [athena.uga.edu](https://busfin.uga.edu/bursar/)

- Centralized electronic billing system for University charges
  - Tuition, Housing, Dining Services, Parking, etc.

- Notification Method
  - Email - CHECK [UGA Mail](https://busfin.uga.edu/bursar/) ON A REGULAR BASIS!
The Tuition Payment Plan enrollment will run from May 11th through May 26th.

Summer 2021 Payment Tips:
For the full set of payment deadlines, please visit our website here.
Payments made via ACH are the fastest way to pay account balances at this time. While cards are accepted online, there is a 2.85% processing fee for each transaction.
If payments are being mailed to our office, please keep in mind they could take longer to post due to delays in mailing services.
529 checks are typically received by UGA 10-14 business days after the disbursement is requested; however, further delays could occur due to the COVID-19 situation, so please plan accordingly.
Students not required to pay mandatory fees may log into Athena and add their choice of Activity, Athletic, combined Facilities and Recreation, and/or Health from the Student Account menu.
Understanding Your Account

- eStatements
  - Printable bill
  - Only as current as date on statement

- Recent Account Activity
  - Any activity after statement date

- Balance due
  - Statement amount + recent account activity
### Account Summary

<table>
<thead>
<tr>
<th>Charges</th>
<th>Credits/Anticipated Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ConnectUGA Fee UG</td>
<td>HOPE Scholarship 1</td>
</tr>
<tr>
<td>Green Fee UG</td>
<td>$20.00</td>
</tr>
<tr>
<td>In State Undergraduate</td>
<td>$2.00</td>
</tr>
<tr>
<td>Special Institutional Fee UG</td>
<td>$978.00</td>
</tr>
<tr>
<td>Technology Fee UG</td>
<td>$225.00</td>
</tr>
<tr>
<td></td>
<td>$76.00</td>
</tr>
</tbody>
</table>

Total Charges: $1,301.00  
Total Credits/Anticipated Credits: $768.00

<table>
<thead>
<tr>
<th>Previous Balance</th>
<th>Current Term Balance</th>
<th>Amount Due</th>
<th>Future Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$533.00</td>
<td>$533.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

### Summer 2021 Schedule

<table>
<thead>
<tr>
<th>SUBJ</th>
<th>CRSE</th>
<th>CMP</th>
<th>COURSE TITLE</th>
<th>CRED</th>
<th>DAYS</th>
<th>START/STOP</th>
<th>Bldg</th>
<th>Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>MATH</td>
<td>1113</td>
<td>ONL</td>
<td>Precalculus</td>
<td>3.00</td>
<td>TBA</td>
<td>0001-1159pm</td>
<td>NCRR</td>
<td>NCRR</td>
</tr>
</tbody>
</table>

Total Credit Hours: 3.00

Please continue to check your ATHENA account for updates. Charges prior to Summer 2021 are due immediately. The enrollment period for the payment plan runs May 11th thru May 26th. You must be registered for Extended and/or Thru session in order to be eligible for the payment plan in summer. We encourage you to sign up for direct deposit today if you have not already done so in order to receive your refund faster. Thank you in advance for your payment.
Payment Options

- Online via Student Account
  - Credit and debit cards
    - Accept MasterCard, Visa, American Express, and Discover
    - 2.95% convenience fee, minimum of $3.00
  - Electronic Check
    - No fee associated
    - Store multiple bank accounts
  - Payment Plan
    - $75.00 non-refundable enrollment fee
    - Allows payment for up to 50% of the current term’s tuition and mandatory fees, housing, and dining charges or the account balance, whichever is less. The deferred amounts are automatically drafted on predetermined installment dates.
  - 529 Plans
    - Payment should NOT exceed current amount due for the TERM.
    - Electronic Payment Option Available directly to UGA for SOME state 529 plans.
    - Please allow 10-14 days for processing if you are requesting disbursement via check.

For more information, see the Payments section of the Student & Parents area at bursar.uga.edu
Beginning of Semester Checklist

- Grant Authorized User Access
  - Parents, guardians, employers, etc. with separate access to view/pay bill on student’s behalf
  - WILL NOT receive student account emails

- Set Up Direct Deposit for Refunds
  - Direct Deposit is the approved method to receive financial aid and credit balance refunds.

- Permission to Pay
  - Student Account menu in Athena
  - Allows the student to authorize their Federal and State Financial Aid to pay for ‘other’ charges such as miscellaneous fees, returned check fees, parking, late fees, health insurance, etc.
Student Account Information
- Athena ArchPass Requirement
  - Student Login
  - Student Account Login Instructions
  - Parent Login
  - Authorized User Setup
- FAQ
  - Request Late Fee Grace Waiver (NEW)
  - Late Fee Grace Waiver Instructions
  - Add/Waive Optional Fee Instructions
  - Clear Acknowledgement Hold
- Refund Profile Setup
- Aid Authorization
- Intent to Register Title IV SSB
- GradGuard Tuition Insurance Instructions
- Access Tuition/Fee Rate Estimates in ATHENA
- Orientation
- HOPE & Zell Miller Scholarships - UGA Student Financial Aid
- HOPE & Zell Miller Scholarships Overview Video

Tuition & Fees
- Rates for tuition and mandatory fees

Deadlines
- Tuition and fee payment deadlines
Includes info regarding online payment options, mail in payment options, in-person payments (credit card payments must be made online), 529 plan payments
Questions?