REQUIRED READING

Your Guide to Student Financial Aid at the University of Georgia

2026-2027

Office of Student Financial Aid
UNIVERSITY OF GEORGIA

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Financial Aid Steps to Success

1. Apply for Financial Aid

Complete the Free Application for Federal Student Aid (FAFSA) on **studentaid.gov**. UGA's school code is **001598**. Federal Campus-Based funds and OSFA need-based scholarships have limited funding.

Every Award Year, the initial group of students who receive priority eligibility consideration for these limited funds will be comprised of the students who:

- Accepted for admission or already admitted to a UGA eligible degree program, AND
- Submitted the new Award Year's properly completed FAFSA to the Central Processing System (CPS), and the CPS processed their FAFSA no later than **December 15,** and listed the UGA on their FAFSA as one of the colleges of choice, AND
- Completed all additional eligibility requirements for that Award Year which were reflected in Athena under "Financial Aid Eligibility".

It is important to note that all of the limited funds can be exhausted even before all the otherwise eligible students in the initial priority consideration group are awarded!

In the event any funds are still available after we have considered and awarded all the eligible students in the initial priority consideration group, we will then award any remaining funds to eligible students who meet the above criteria starting with those FAFSAs processed by the CPS beginning December 16, until the funds are exhausted.

Federal Pell Grant and Federal Direct Loans are not limited federal funds. Students can apply and be awarded any time during the Award Year as long as they still meet all eligibility criteria once they have satisfied all requests for any additional documentation.

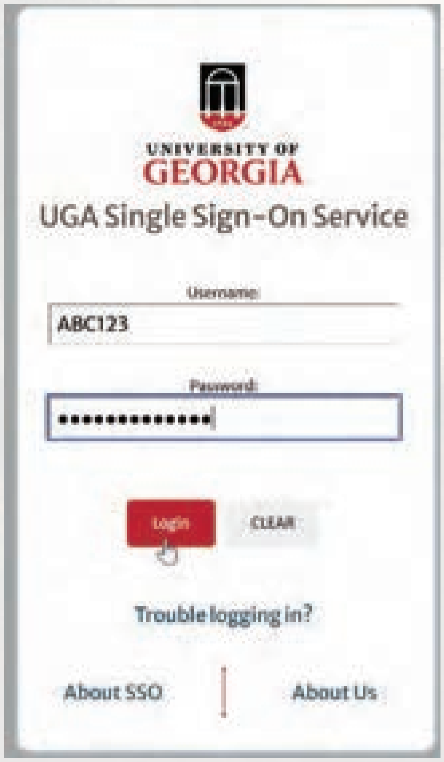
2. Accept/Decline Financial Aid Offer in ATHENA

ATHENA is the system you'll use to accept or decline your financial aid, register for classes and view and pay your bill.

Follow the steps below to log in to ATHENA:

1. Go to **Athena.UGA.edu**
2. Click on **"Login to ATHENA"**
3. Log in with your MyID and Password

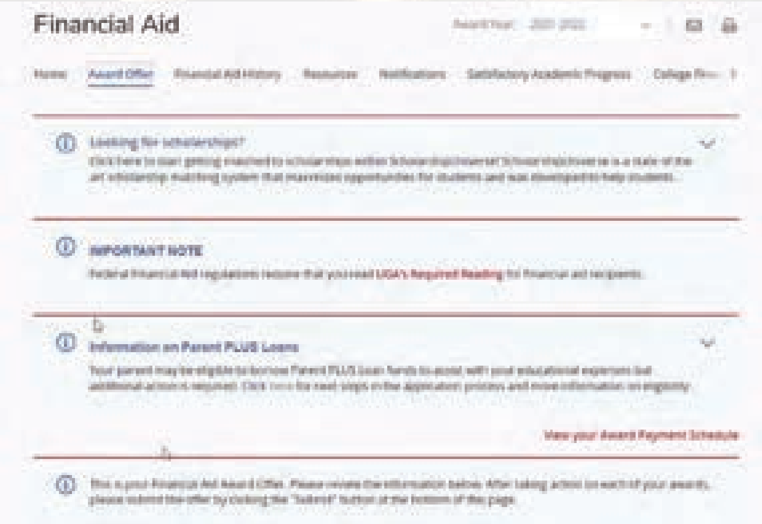
If you need assistance with your MyID and password, visit the EITS help desk website for assistance: https://eits.uga.edu/



4. After logging in you click on Financial Aid

Financial Aid Steps to Success (Continued)

5. Click on Award Offer Tab



Scroll down until you see your financial aid offers and take action to accept/decline your financial aid offers.

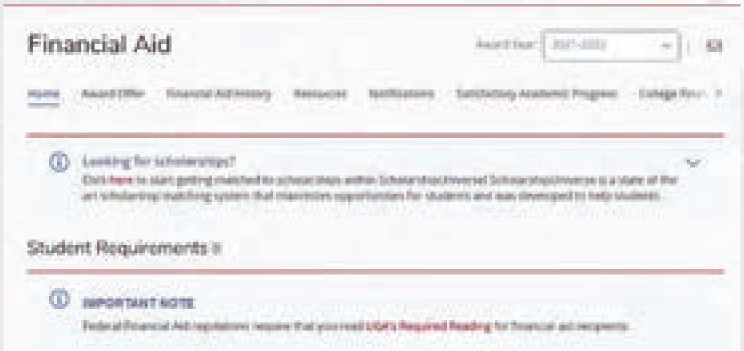
Grants and Scholarships are automatically acccpeted and no action is required.

6. Once action has been taken on your financial aid, you must click submit in order to process your request.

3. Student Requirements

After taking action on your financial aid offers, review your Student Requirments to ensure that no outstanding tasks will prevent you from receiving your financial aid.

Click on HOME and review under "Student Requirements"



4. Apply for Scholarships

We encourage students to continuously apply for scholarships using our Scholarship Universe portal. Scholarship Universe is a state of the art scholarship matching system that maximizes opportunities for students and was developed to help students connect to as many relevant and legitimate scholarship opportunities as possible.

1. Visit https://uga.scholarshipuniverse.com/
2. Enter your UGA MyID and password.
3. Answer ALL questions in order to build your profile and match you to eligible scholarships.
4. Click on the "Scholarships" tab and start applying!

- Be sure to update your profile frequently. Information such as GPA, number of units taken, class standing, etc. will affect which scholarships you are matched to.
- We do not share your information. All data collected will be used strictly for matching you to scholarships and, eventually, to UGA departments to select recipients for their scholarships.
- Parents cannot log in to Scholarship Universe but are encouraged to help students with obtaining required documents for the scholarship application process.

The Office of Student Financial Aid automatically screens all incoming first-year (freshman) students for Academic Scholarships during the admissions process. Visit the OSFA website https://osfa.uga.edu/types-of-aid/undergraduate/scholarships/ for eligibility requirements and additional information.

The Terms and Conditions of your Financial Aid

2026-2027 Required Reading

When you accept your financial aid, you agree to fulfill the following responsibilities, including the terms and conditions set by the state and federal regulations for financial aid. All financial aid awards are subject to change based on your academic status, academic program, state residency, enrollment status, Satisfactory Academic Progress, or eligibility changes made by you or by UGA. All student financial aid awards are contingent on the availability of funds and are awarded according to these Student Aid Policies.

In addition, federal financial aid regulations require UGA to obtain the student's consent each year before we can use electronic processing and notification of Awards. If you do not wish to use electronic processing you will not be able to accept your Financial Aid Award online and must notify our office in writing of your desire to apply for financial aid.

Reporting Outside Scholarships and Other Resources to UGA OSFA

If you are applying for aid with the Free Application for Federal Student Aid (FAFSA), you must report to The Office of Student Financial Aid (OSFA) all outside scholarships and other resources you have been awarded. Federal regulations require the inclusion of these resources when determining your Federal Student Aid (FSA) eligibility. Outside scholarships and other resources include all scholarships, waivers of tuition and fees, ROTC benefits, certain stipends, employer reimbursement of or payment for employee tuition, fellowships or assistantships, income from insurance programs to pay education expenses, and any other type of resource awarded because you are a student or to pay education expenses. You do not have to report your HOPE or Zell Miller Scholarships. You can report any outside scholarships and other resources by logging in to the OSFA Student Portal and completing the Scholarship Reporting Form.

Outside scholarships and other resources may change your eligibility for certain types of student financial aid so your financial aid Award may be reduced or you may be required to repay aid you have already received.
OSFA will notify you via email if you have any changes to your financial aid Award which you can view in Athena.

Previously Received Aid

You must not be in default on any federal loans or owe any refunds on federal grants from any postsecondary institutions in order to receive federal and state student financial aid.

Use of Financial Aid

Financial aid should only be used for educationally-related expenses incurred for your attendance at the University of Georgia. Financial aid for a specific term may only be used to pay for charges for that term and may not be used to pay prior term balances.

All financial aid, with the exception of Federal Work-Study, will be credited to your UGA Student Account.
All applicable fees and obligations will be subtracted from your financial aid award. If available financial aid funds exceed your applicable charges, the excess will be refunded to you. You must check your Account Summary in Athena to ensure that all financial obligations have been fulfilled before spending any refunds received from Student Account Services because sometimes charges are received after financial aid refunds are processed.

Verification of FAFSA Information

Students selected for verification cannot be awarded federal student aid until the University of Georgia OSFA receives and processes all your required documentation. If necessary, OSFA will then submit to the U.S. Department of Education any required corrections to your FAFSA. When your updated FAFSA is received, OSFA will then make your financial aid awards and send you an email regarding their availability in Athena. The entire process may take up to four weeks during peak processing periods.

TUITION AND FEE WAIVERS

The Office of Student Financial Aid (OSFA) does not award or grant tuition waivers. This information is provided in order to explain how tuition and fee waivers can impact Federal Student Aid (FSA) and any other need-based aid since waivers are a form of Other Financial Assistance (OFA).

A student's Cost of Attendance (COA) includes a component for tuition and fee expenses; therefore, federal and State of Georgia regulations require the dollar value of any tuition or fee waiver(s) you receive to be treated as a financial resource when determining your eligibility for FSA, some State of Georgia aid, and OSFA Need-Based Aid. When you receive a waiver of in-state and/or an out-of-state tuition or student fees after having been awarded financial aid, you may be required to repay already disbursed aid in order to reduce or eliminate an overaward.

GRADUATE ASSISTANTSHIPS AND FINANCIAL AID

The Office of Student Financial Aid (OSFA) is required to include any form of Other Financial Assistance (OFA) when calculating a student's eligibility for a Federal Direct Unsubsidized Loan, a Federal Direct Graduate PLUS Loan, and/or a Private (Alternative) Education Loan.

UGA graduate and professional school departments generally do not enter their student assistant tuition waivers into the University's student information system (Athena) until after financial aid Awards have been released. This often results in a significant reduction of the student's federal loan eligibility, and either a reduction of the student's fall and/or spring loans, or requires immediate student repayment of some of the disbursed funds, or both.

In an effort to reduce the number of adversely affected students, OSFA's financial aid awarding process assumes that graduate or professional students who were awarded assistantship tuition waivers by their college or department in the prior Award Year will continue to receive the waivers the following Award Year. Notify OSFA if your Award reflects an assistantship tuition waiver that you have not been granted by your school.

If you know you will be given a tuition waiver or will receive any other form of Other Financial Assistance you should report that information to OSFA. See the Reporting Outside Scholarships and Other Resources to UGA OSFA section for guidance.

NON-DEGREE PROGRAMS AND COURSEWORK

NON-CREDIT (CONTINUING EDUCATION) COURSES AND PROGRAMS: Non-credit (continuing education) courses and programs offered through the UGA Center for Continuing Education are not eligible for Federal Student Aid or HOPE and Zell Miller Scholarships.

PREPARATORY COURSEWORK: Students must be enrolled in a degree program to be eligible for Federal Direct Subsidized/Unsubsidized Loans (and a parent to be eligible for a Direct Parent PLUS Loans on behalf of a dependent student). If you are enrolled at least half time in coursework necessary for enrollment into an eligible degree program, you may be eligible to receive federal student loans for a maximum of 12 consecutive months. Contact OSFA for the required documents you must submit to be considered for federal student loans.

You do not qualify for aid if you are only taking courses to raise your GPA in order to be admitted to a program, or if you have previously received Federal Direct Loans for preparatory course work at UGA or another institution.

TEACHER CERTIFICATION: You may qualify for Federal Direct Subsidized/Unsubsidized Loans and Federal Work-Study if you are not admitted to an eligible UGA degree program, but are pursuing the courses required for elementary or secondary teacher certification or recertification in the state where you plan to teach, and are enrolled at least half-time.

SECOND DEGREE STUDENTS

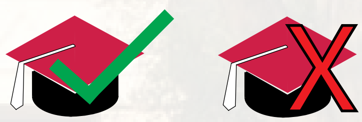
You may be eligible for federal student loans if you have already earned a Bachelor's degree and are enrolled as a degree seeking student in a second, different Bachelor's degree program. Standard undergraduate aggregate loan limits apply. Second degree students are not eligible for federal grants or the HOPE or Zell Miller Scholarships.

Students seeking a second degree should carefully review the Satisfactory Academic Progress Policy for Student Aid Recipients as the hours attempted in the prior degree program count toward the maximum timeframe for the current degree program.

EXAMPLES:

Sally earned her first degree, a Bachelor's of Science (BS) in Biology. She then returns to school in the Biological Engineering program and will earn a BSBE degree. She has not reached her aggregate loan limit and has not exceeded her maximum attempted hours for Satisfactory Academic Progress, so she would be eligible for student loans.

Steven earned his first degree. His major was Marketing and he earned a Bachelor's degree in Business (BBA). Steven returns to school to get another Bachelor's degree in Business, this time in Management, which is also a BBA. Steven would not be eligible for student loans because even though he has a different major, it is not a different degree.



UNOFFICIAL WITHDRAWAL

Federal policy requires students who have been awarded any type of Federal Student Aid (FSA) to fulfill their academic requirements. If you fail to earn a passing grade in at least one course you enrolled in for a semester, the UGA Office of Student Financial Aid (OSFA) must assume for FSA purposes that you have unofficially withdrawn, unless it can be documented that you did complete the term. An example of not successfully completing any grades for the term is earning all "F" and/or "U" and/or "W" grades. OSFA is required to determine if you "unofficially withdrew" from the University. An "unofficial withdrawal" occurs when a student stops attending all classes and stops participating in any academic activities beyond the date he/she last attended classes.

Depending on the date of your "unofficial withdrawal", it may be necessary for the University and/or the student to return some or all of the financial aid the student received during the term.

At the end of each semester OSFA will identify any such students and will either e-mail or mail them a letter explaining what they need to do so it can determined if their failure to earn a passing grade during the term constitutes an "unofficial withdrawal" from the University. Your failure to respond to this notification can result in the University requiring you to repay all the financial aid received for the term.

Also review the Satisfactory Academic Progress (SAP) policy for information regarding the potential adverse impact of these grades on continued financial aid eligibility.

Enrollment and Financial Aid

When OSFA initially awards your financial aid it is assumed you will be enrolled full-time. Your award will be adjusted after drop/add and your enrollment for the term is determined.

COOPERATIVE EDUCATION (CO-OP) COURSES

UGA College of Engineering Cooperative Experiential Learning Program (co-op) courses do not apply toward your degree; therefore, they are not counted when determining the total number of credit hours in which you are enrolled for financial aid purposes. For this reason, if you are enrolled only in a co-op course(s) you are not eligible for financial aid during that term.

FINANCIAL AID ENROLLMENT & COURSE PROGRAM OF STUDY (CPoS)

Semester	Fall or Spring		Summer	
	Full-Time	Half-Time	Full - Time	Half Time
Undergraduate Hours	12	6	12	6
Graduate Hours	9	5	6	3
Professional Hours [Law (JD), PharmD, DVM]	12	6	6	3

If you are enrolled less than full-time, your financial aid including Federal Direct Loans may be prorated based on your enrollment level. Only courses that apply to your degree program count toward your financial aid eligibility, so courses that do not apply will not increase your aid and may result in a lower award amount. Because Federal Direct Loans are awarded based on enrollment level, enrolling less than full-time may reduce the amount of aid you receive and could impact your ability to cover both direct and indirect educational costs.D

Course Program of Study (CPoS) refers to the coursework required to complete your officially declared degree, and federal regulations require that you be enrolled in classes that apply to your program to receive federal financial aid.D

Classes that do not apply to your program(s) such as courses taken for personal interest, courses only required for a certificate, minor, or certain courses outside your degree program—will not count toward your financial aid enrollment. For example, graduate-level courses will only count for undergraduate students if they apply to their undergraduate degree, and undergraduate courses will not count toward enrollment for graduate students.D

This rule applies to federal financial aid programs, including:D

Federal Pell GrantD
Federal Direct Loans (including PLUS Loans)D
Federal Work-StudyD
Federal Supplemental Educational Opportunity Grant (FSEOG)D

State, institutional, and private aid programs are not impacted by CPoS requirements.D

REPEATED COURSEWORK

Federal regulations limit the number of times you can enroll in the same course and the course's credit hours be included in determining your enrollment status for Federal Student Aid (FSA) purposes. Generally, a previously passed course can be repeated only once and the course be included in determining your enrollment status.

If you receive a failing grade (F) for a course, you can repeat the course and receive aid for it until you pass it as long as you are otherwise eligible. If you pass the course with a grade of D- or higher, you can take the course one additional time and have it count in your enrollment status for financial aid.

EXAMPLES:

Jane takes a chemistry course and earns a grade of D. She wants to take the class again to earn a better grade so she enrolls again and earns a C. She enrolls a third time in the course but cannot receive financial aid for it because she can only repeat the course once after receiving a passing grade.

John takes a foreign language class and fails the course. He takes it again and earns a D. He takes it yet again and earns a C. He wants to take the class a fourth time but he cannot receive financial aid for this fourth attempt because he can only retake the course one time after receiving a passing grade.

Enrollment and Financial Aid
(continued)

When OSFA initially awards your financial aid it is assumed you will be enrolled full-time. Your award will be adjusted after drop/add and your enrollment for the term is determined.

ENROLLMENT FOR FEDERAL PELL GRANT PURPOSES

If you complete the financial aid application process prior to the start of the term, your enrollment status for the Federal Pell Grant is your enrollment as of the close of drop/add. If your financial aid file is completed after the start of the term, your enrollment status is what it was at the end of the drop/add period less any hours from which you've withdrawn. If your financial aid file is completed after the end of the term, your enrollment status is the hours you earned for the term. Remember that your file must be complete by the published deadline to receive aid for a term.

PELL GRANT & COST OF ATTENDANCE

Students are no longer eligible to receive a Federal Pell Grant if your scholarships or non-federal aid cover all or more than your total Cost of Attendance. The Cost of Attendance includes tuition, fees, books &D course materials, supplies, housing, food, transportation and miscellaneous living expenses.

Institutions must reduce or eliminate Pell Grant funding in these situations to remain compliant with federal regulations.D
This change will primarily impact students receiving significant scholarship funding. Students with full or near-full scholarship support may no longer qualify for Pell Grant funds unless other aid is reduced.D

DROPPING A COURSE VS. WITHDRAWING FROM A COURSE

Dropping a Course	Withdrawing from a Course
•"Dropping" a course means you dropped it before the end of the drop/add period •Credit hours for dropped courses are not included in your hours of enrollment for financial aid •Dropped courses do not count in your HOPE/Zell Miller Scholarship attempted hours. •Dropped hours do not appear on your transcript •Repayment of financial aid may be required if it was previously disbursed to you based on planned enrollment and then you drop courses	•A student "withdraws" from a course after the end of the drop/add period •Generally results in a grade of W, WP, or WF •Withdrawn hours count in your HOPE/Zell Miller Scholarship attempted hours. •Withdrawn hours appear on your transcript •Students who withdraw from all of their courses may need to repay a portion of their student financial aid •Withdrawn hours count toward Satisfactory Academic Progress calculations

TUITION ASSISTANCE PROGRAM

The Tuition Assistance Program (TAP) is a supplemental educational assistance program for University System of Georgia (USG) employees. As required by the USG, an employee approved for the TAP who is eligible for a Federal Pell Grant or the HOPE/Zell Miller Scholarship must apply these funds toward tuition and fees before receiving a TAP waiver.

THE GUIDE TO STUDENT CONSUMER INFORMATION

In accordance with federal regulations set forth by the Higher Education Act of 1965, as amended, the Guide to Student Consumer Information found at https://osfa.uga.edu is sent to prospective students and all enrolled students to inform them of the availability of specific types of consumer information. This Guide contains a brief description of important information about UGA, financial assistance, graduation rates, athletic participation, campus security, student rights and responsibilities, education abroad, voter registration, and the Family Educational Rights and Privacy Act (FERPA). Specific information about programs and services is available from the colleges and University departments.

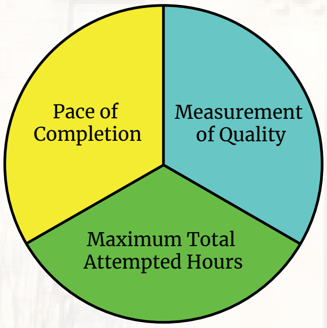
WITHDRAWING FROM A COURSE DURING SUMMER SEMESTER

Students who are receiving a Federal Pell Grant for Summer: If a student drops or withdraws from a course prior to the end of the Short Session II drop/add period then that course must be removed from Federal Pell Grant enrollment status.D

For example, if you enroll in 12 hours during Summer term and withdraw from 3 hours on July 1st, you will be considered enrolled in 9 hours for Pell Grant purposes. This will result in a Federal Pell Grant repayment if you have already received Summer Federal Pell Grant for 12 hours.

Satisfactory Academic Progress (SAP)

In accordance with federal regulations, educational institutions must establish a Satisfactory Academic Progress (SAP) policy for determining if an otherwise eligible student is making satisfactory academic progress in his or her educational program and may receive student financial aid. In addition, state programs such as the HOPE and Zell Miller Scholarships and Office of Student Financial Aid (OSFA) need-based scholarships also require that students maintain SAP.



SAP consists of two components of measurement: quantity and quality. OSFA evaluates the SAP status of each financial aid recipient at the end of every semester. Students who fail to maintain SAP are no longer eligible for federal or state financial aid with the exception of those students who qualify for one semester on Financial Aid Warning during which they can still receive any aid for which they are otherwise eligible.

Financial aid applicants and recipients who were previously maintaining SAP but are identified as failing to maintain either the Minimum Two-Thirds Pace of Completion or the Measurement of Quality will be placed on Financial Aid Warning for one semester of enrollment during which they can receive the financial aid for which they are otherwise eligible. Students who have reached or exceeded their Maximum Total Attempted Hours or are identified as being unable to complete their degree prior to reaching their Maximum Total Attempted Hours are not eligible for the one semester on Financial Aid Warning and immediately lose their financial aid eligibility.

The following are the highlights from the policy. Students are responsible for adhering to the entire SAP policy. Review our web page at osfa.uga.edu for additional information.

Undergraduate Students

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. For most UGA undergraduate degrees, this provides students up to 181 Total Attempted Hours to complete a 121 semester hour degree. The maximum allowable number of attempted hours is proportionally increased for students in degree programs requiring more than 121 hours.

If a student has 166-180 Total Attempted Hours at the end of a semester, the student must be graduating at the end of his or her next semester of enrollment; otherwise, the student will have reached his or her Maximum Total Attempted Hours and be ineligible to receive financial aid during his or her next semester of enrollment.

What are Total Attempted Hours for SAP Purposes?

The total of all undergraduate course hours attempted at UGA (including any repeated courses) and all undergraduate transfer hours (including dual enrollment, IB, or AP credits) accepted by UGA, as well as any graduate level courses taken while in the undergraduate program. All undergraduate hours are included in Total Attempted Hours whether or not the student was receiving federal or state aid when they were attempted and regardless of whether any of the attempted hours apply toward the student's current undergraduate degree program..

ADDITIONAL INFORMATION

Be sure to review the OSFA's web page https://osfa.uga.edu/policies/satisfactory-academic-progress/ for complete information on the policy, as well as for information on *how to reinstate your financial aid eligibility*.

MEASUREMENT OF QUANTITY

Minimum Pace of Completion

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

Example of Minimum Pace of Completion Calculation:

UGA Attempted Hours	12
Transfer Hours Accepted	+6
Total Attempted Hours	= 18
Total Successfully Completed Hours	12

12 successfully completed hours/18 attempted hours = a .6667 Pace of Completion. This student is making SAP because they sucessfully completed two-thirds of the hours they attempted.

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. SAP policy uses the official grading scale of the University of Georgia (UGA). See the UGA Bulletin for more information on the University's grading scale.

Some other things to remember:

- Students who have graduated with a baccalaureate degree and wish to pursue a different baccalaureate degree are still limited to the number of Maximum Total Attempted Hours applicable to one baccalaureate degree; the Minimum Pace of Completion, and the Minimum Overall Grade Point Average (GPA) will continue to be calculated using all undergraduate hours accepted for transfer credit plus all hours attempted at UGA.
- Otherwise eligible non-degree students (those pursuing approved teacher certification or approved preparatory coursework) are subject to the undergraduate SAP requirements.
- For students simultaneously pursuing two (or more) baccalaureate degrees, the measurement of their Minimum Pace of Completion and Measurement of Quality are still based on their Total Attempted Hours. Their Maximum Total Attempted Hours will be calculated using the degree with the greater number of required hours.

Satisfactory Academic Progress (SAP)

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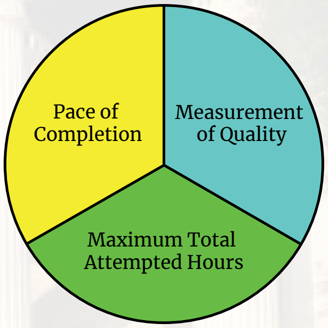
Graduate & Professional Students



MAXIMUM TOTAL ATTEMPTED HOURS

Graduate and Professional students are not considered to be making SAP once their Total Attempted Hours reach the maximum number permitted for their degree program, or it is apparent they will be unable to complete their degree before reaching the Maximum Total Attempted Hours permitted for the program.

Should it become apparent a student will be unable to complete his or her degree before reaching the applicable maximum number of Total Attempted Hours, the student will no longer be considered to be making SAP.

MEASUREMENT OF QUANTITY

Minimum Pace of Completion

Graduate and Professional students must successfully complete a minimum of 67%, or two-thirds of their Total Attempted Hours.

Example of Minimum Pace of Completion Calculation:

UGA Attempted Hours	12
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Total Successfully Completed Hours	12

12 successfully completed hours/18 attempted hours = a .6667 Pace of Completion.
This student is making SAP because they sucessfully completed two-thirds of the hours they attempted.

MEASUREMENT OF QUALITY

Students must maintain a cumulative GPA equal to or above the minimum GPA required for graduation from their program on all coursework applicable to their degree level, and taken during their degree program.

Program	Minimum GPA	Maximum Attempted Hours
Master's or Specialist	3.00	102
Doctoral	3.00	280.5
Law J.D.	2.00	132
Law LL.M.	2.00	39
Law M.S.L.	2.00	45
D.V.M.	2.20	265.5
Pharm.D.	2.00	325.5

Some other things to remember:

- When repeating a course, all hours attempted and all grades received for courses taken more than once count in the student's Satisfactory Academic Progress calculations, even if the Graduate School is not counting the course and associated grade.
- Students who have graduated with a masters, doctoral or professional degree who wish to pursue another degree at the same level are still limited to the number of Maximum Total Attempted Hours applicable to a single degree at the same level.
- Students dismissed from a graduate or professional program are not considered to be making SAP.

ADDITIONAL INFORMATION

Be sure to review the OSFA's web page https://osfa.uga.edu/policies/satisfactory-academic-progress/ for complete information on the policy, as well as for information on *how to reinstate your financial aid eligibility*.

HOPE and Zell Miller Scholarships

The HOPE and Zell Miller Scholarships are available to qualifying Georgia residents who demonstrate academic achievement. The information provided here represents only highlights of the Program Regulations, so please visit www.gafutures.org for complete information.

BASIC HOPE & Zell Miller SCHOLARSHIP ELIGIBILITY REQUIREMENTS

- You must be a resident of Georgia.
- You must be a citizen or eligible non-citizen to receive funding.
- You must be in a degree seeking program.
- You must be maintaining Satisfactory Academic Progress.
- You must not be in default or owe repayment on any federal or state aid.
- Male students must be registered for Selective Service if required.
- You must be in compliance with the Georgia Drug-Free Postsecondary Education Act of 1990.
- Once you earn your first Bachelor's degree you are no longer eligible for the HOPE or Zell Miller Scholarships

RESIDENCY REQUIREMENTS FOR THE HOPE & Zell Miller SCHOLARSHIPS

To meet residency requirements for the HOPE and Zell Miller Scholarships, you must be a resident of Georgia at the time of high school graduation. Students who are not Georgia residents when they graduate high school will not meet residency requirements for the HOPE and Zell Miller Scholarships until 24 months after they establish domicile in Georgia. If that date falls after the start of a semester, the student will not meet residency requirements for the scholarships until the following semester.

EXAMPLE:

Frank graduated from a high school in Texas. His father's company transferred him to Georgia so the entire family moves to Georgia and establishes domicile on September 2, 2023. Frank is granted in-state residency for tuition purposes by UGA, but he will not meet residency requirements for the HOPE and Zell Miller Scholarships until September 2, 2025 which is 24 months after the date he established domicile. Since that date is after the start of Fall semester, we would not be able to determine his eligibility for the HOPE Scholarship until the following semester, Spring 2026.

APPLYING FOR THE HOPE & Zell Miller SCHOLARSHIPS

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

- Complete the Georgia Scholarship/Grant Application (GSFAPPS) at www.gafutures.org. This application only has to be completed once and it remains active for seven years; or
- Complete the Free Application for Federal Student Aid (FAFSA) every year.

We recommend that all students complete the GSFAPPS 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.

If you are attending another HOPE eligible institution as a transient student, please see the OSFA web page at https://osfa.uga.edu/forms/ for more information on how to receive HOPE or the Zell Miller Scholarship at the other school.

AMOUNTS

The HOPE Scholarship	The Zell Miller Scholarship
Pays a portion of tuition per credit hour up to 15 hours per semester	Pays 100% standard undergraduate tuition

The initial HOPE Scholarship award amount assumes the maximum amount for which you are eligible each semester. The HOPE award amount will be reduced if you enroll in fewer than 15 hours. HOPE award amounts cannot be increased if you enroll in more than 15 hours. The HOPE and Zell Miller Scholarship award amounts cannot exceed your total tuition charges for the semester.

UGA charges a flat rate tuition to undergraduate students. This means that regardless of the number of hours you take each semester, you are charged a flat rate amount if you are enrolled in 1-6 hours and a separate flat rate amount if you are enrolled in 7 hours or more. The amount does not change if you add or drop courses unless you cross the 6-7 hour threshold. However, because the HOPE Scholarship pays per credit hour, the amount of HOPE you can receive does change if you change your schedule. While going through drop/add, if you drop classes you may owe money for tuition after your HOPE amount is changed.

EXAMPLE:

Malik is awarded the HOPE Scholarship. He is enrolled in 15 hours and is assessed $5,017 in tuition. HOPE Scholarship pays the 15 hour rate of $4,895, leaving him with a balance of $122 which he pays by the tuition and fee deadline. During the drop/add period, he drops a class and is now enrolled in 12 hours. His flat rate tuition charge remains at $4,895 but he is now only eligible for $3,916.08 which is the 12 hour amount of the HOPE Scholarship. He will now be assessed $978.92 to cover the amount of tuition that is not being covered by HOPE.

CONTINUING ELIGIBILITY

HOPE Scholarship recipients must maintain a 3.00 HOPE GPA. Zell Miller Scholarship recipients must maintain a 3.30 Zell Miller Scholarship GPA.

If you are otherwise eligible, you can continue to receive the scholarship through 127 HOPE Attempted or Paid hours, whichever comes first.

A HOPE or Zell Miller Scholarship recipient who has lost their Scholarship eligibility at two checkpoints cannot regain eligibility.

OSFA checks a student's HOPE/Zell GPA at 30, 60, and 90 attempted hours, as well as every Spring semester. While you can lose HOPE/Zell at the Spring semester checkpoint, you can only regain eligibility at the 30, 60, and 90 attempted hours benchmarks.

Eligibility for the HOPE and Zell Miller Scholarship expires 10 years after the student's high school graduation date for students who receive their first disbursement of the scholarship Summer semester or later.

Eligibility for the HOPE and Zell Miller Scholarship expires 7 years after the student's high school graduation date for students who received their first disbursement of the scholarship Summer semester 2011 through Spring semester 2019.

CONTINUING ELIGIBILITY

So what counts in your HOPE and Zell Miller Scholarship Attempted Hours and GPA?

Counts in Attempted Hours and GPA	Does NOT count in Attempted hours and GPA
All hours attempted after high school graduation while in a degree program at a postsecondary institution, including hours taken at out-of-state and foreign schools	Hours taken while in high school such as AP, Joint Enrollment, IB, and Dual Enrollment
Hours taken at prior institutions, even if UGA does not accept the credit and even if HOPE and Zell Miller Scholarship did not pay for the courses	Continuing education courses
Courses taken while enrolled in a certificate program if they were ever accepted by any postsecondary institution	Courses taken while enrolled in a certificate program if they were never accepted by any postsecondary institution
Hours from which you withdraw	Hours that you drop during the drop/add period
Courses you repeat, no matter how many times you attempt them.	Learning support classes taken after Fall 2011
Credits earned through military service if they were ever accepted by any postsecondary institution	Credits earned through military service if they were never accepted by any postsecondary institution
Hours that you attempted that were not paid for by HOPE or the Zell Miller Scholarship	Grades earned through tests, examinations, and course challenges
Credits from internships	Credits from Co-Op Programs

Some things to remember about your HOPE and Zell Miller Scholarship GPA:

- UGA grades on a +/- grading scale but the plusses and minuses do not count in your HOPE and Zell Miller Scholarship GPA.
- Effective Fall 2017, when calculating the HOPE and Zell Miller Scholarship postsecondary GPA, an additional weight of 0.5 will be added to grades of B, C, and D for approved degree level science, technology, engineering, and math (STEM) courses taken at an eligible postsecondary institution Fall 2017 or later. You can find a link to the list of approved courses on the OSFA web page at https://osfa.uga.edu.

STEM COURSES AND THE HOPE & ZELL MILLER SCHOLARSHIP

Effective Fall 2017, when calculating the HOPE and Zell Miller Scholarship postsecondary gpa, an additional weight of 0.5 will be added to grades of B, C, and D for approved degree level science, technology, engineering, and math (STEM) courses taken at an eligible postsecondary institution Fall 2017 or later.

Please visit https://osfa.uga.edu/policies/stem-hope-zell/ for more information and for a link to the list of courses approved to receive the additional weight.

GRADE CHANGES AND TRANSFER CREDIT

The UGA Office of Student Financial Aid (OSFA) will award your HOPE or Zell Miller Scholarship based on the information on file at the time of awarding. If OSFA receives additional information such as new transcripts from other schools or grade changes at UGA that affect your eligibility at any time, you will be required to repay any HOPE or Zell Miller Scholarship funds you were awarded for which you are no longer eligible.D

It is your responsibility to ensure UGA has all of your transcripts in a timely manner.

EXAMPLE:

Lacy attends UGA for two years and has the following attempted hours and GPA:

Fall 2024	15 hours attempted	3.00 HOPE GPA
Spring 2025	12 hours attempted	3.00 HOPE GPA
Fall 2025	15 hours attempted	3.00 HOPE GPA* 30 hour benchmark
Spring 2026	13 hours attempted	3.00 HOPE GPA

Lacy forgets to send her Summer 2025 transcripts from another school to UGA and she finally does so after Spring 2026. OSFA is required to recalculate her GPA and adjust her HOPE award to what it should have been if her transcripts were received in a timely manner.

Fall 2024	15 hours attempted	3.00 HOPE GPA
Spring 2025	12 hours attempted	3.00 HOPE GPA
Summer 2025	4 hours attempted	2.97 HOPE GPA* 30 hour benchmark
Fall 2025	15 hours attempted	2.97 HOPE GPA
Spring 2026	13 hours attempted	2.97 HOPE GPA

Because of the additional transcripts received, Lacy's 30 hour benchmark moved and she no longer has the required 3.00 HOPE Scholarship GPA. She must now repay the HOPE Scholarship funds she received for Fall 2025 and Spring 2026 because she is not eligible.

Financial Aid Programs

This chart outlines the major federal, state, and institutional financial aid programs available to students. To qualify for any federal or state financial aid, students must meet general eligibility requirements and be maintaining Satisfactory Academic Progress. Be sure to view the OSFA web page at https://osfa.uga.edu for complete information and requirements for all of the programs listed below.

Federal Student Aid (FSA) Programs

Programs	Types of Aid	Eligibility Overview	Award Amounts
Federal Pell Grant	Grant	Need based grant for students earning their first undergraduate degree. For 2026-27, the student's Pell Grant is based on Student Aid Index (SAI). To learn more about how the SAI is calculated please visit: https://studentaid.gov/help-center/answers/article/how-sai-calculated	For the 2026-27 Award Year, up to a maximum of $7,395 per award year. Award amount will vary depending on SAI and enrollment status.
Iraq & Afghanistan Service Grant & Children of Fallen Heroes	Grant	The child of a parent or guardian who died in the line of duty while (a) serving on active duty as a member of the Armed Forces on or after September 11, 2001; or (b) actively serving as and performing the duties of a public safety officer; and Less than 33 years old as of the January 1 prior to the award year for which the applicant is applying (e.g., for the 2025-26 award year, a student must be less than 33 years old as of January 1, 2025, to be eligible).	Sudents who meet the eligibility requirements for Pell Grants under the Special Rule in HEA Section 401(c) will receive Max Pell, regardless of their calculated SAI..
Federal Supplemental Education Opportunity Grant (FSEOG)	Grant	FSEOG is a need based grant for undergraduate students eligible for the Federal Pell Grant. Program funding is very limited. Visit: osfa.uga.edu/types-of-aid/undergraduate/grants/federal-supplemental-educational-opportunity-grant/	Up to $1,000 per award year/$500 per semester and cannot exceed your unmet need or Cost of Attendance.
Federal Work-Study (FWS)	Need-Based Employment	For undergraduate and graduate students with established need. Jobs are part-time and primarily on-campus, but off-campus positions exist. Program funding is limited. Visit: http://osfa.uga.edu/fws/index.html	For the 2026-27 Award Year,$11.75/hr-$20/hr range if awarded and then hired. Maximum award/earnings $2,000 per semester fall & spring. Minimum award/earnings $1,000 per semester fall & spring.

Programs	Types of Aid	Eligibility Overview	Award Amounts
Federal Direct Subsidized Loan	Loan	For undergraduate students with established need. U.S. Department of Education (ED) pays interest while student is enrolled in at least 6 hours and during the grace period. Students must repay the loan and any accrued interest paid by ED. Visit: osfa.uga.edu/types-of-aid/undergraduate/loans/federal-direct-subsidized-loan/ Graduate/Professional students are not eligible.	Maximum per Award Year: $3,500 1st year undergraduates $4,500 2nd year undergraduates $5,500 3rd/4th year undergraduates
Federal Direct Unsubsidized Loan - Undergraduate	Loan	Students are responsible for all interest and must repay the loan. Visit: osfa.uga.edu/types-of-aid/undergraduate/loans/federal-direct-unsubsidized-loan/ *The undergraduate student Unsubsidized Loan Maximums per Award Year in the right hand column are reduced by the amount of any Subsidized Loans awarded to the student.	Dependent Undergraduate Maximums per Award Year: *$5,500 1st Year undergraduates *$6,500 2nd Year undergraduates *$7,500 3rd/4th Year undergraduates Independent Undergraduate Maximums per Award Year: *$9,500 1st Year undergraduates *$10,500 2nd Year undergraduates *$12,500 3rd/4th Year undergraduates
Federal Direct Unsubsidized Loan - Graduate	Loan	For students participating in standard graduate programs. Visit: osfa.uga.edu/types-of-aid/graduate/loans/federal-direct-unsubsidized-loan/	Maximum per Award Year: $20,500 Aggregate Maximum: $100,000
Federal Direct Unsubsidized Loan - Professional	Loan	For students participating in eligible professional programs: Pharmacy (Pharm.D.) Veterinary Medicine (D.V.M) Law (J.D) Clinical Psychology (PhD)	Maximum per Award Year: $50,000 Aggregate Maximum: $200,000
Federal Direct Parent PLUS Loan	Loan	For parents of dependent undergraduate students. Visit: osfa.uga.edu/types-of-aid/undergraduate/loans/federal-direct-parent-plus-loan/	Maximum per Award Year: $20,000 per dependent Aggregate Maximum: $65,000 per dependent
Federal Direct Grad PLUS Loan - Grad/Prof	Loan	Graduate PLUS loans have been eliminated for students starting graduate/professional programs Fall 2026. *Continuing students might be eligible for legacy provisions	Maximum per Award Year: N/A Aggregate Maximum: *$257,500 lifetime borrowing cap of all federal loans (excl. Parent Plus)

State of Georgia Student Aid

Programs	Types of Aid	Eligibility Overview & How to Apply	Award Amounts
Zell Miller Scholarship	Scholarship	Visit: https://osfa.uga.edu/types-of-aid/undergraduate/scholarships/hope-and-zell-miller-scholarships/	100% of standard undergraduate tuition
HOPE Scholarship	Scholarship	**Visit: https://osfa.uga.edu/types-of-aid/undergraduate/scholarships/hope-and-zell-miller-scholarships/**	Per credit hour dollar amount annually set by the Georgia Student Finance Commission (GSFC)
Georgia HERO Scholarship	Scholarship	Visit: https://osfa.uga.edu/types-of-aid/graduate/grants-scholarships/georgia-hero-scholarship/	Can be up to $2,000 per academic year
Georgia Public Safety Memorial Grant	Grant	Visit: https://osfa.uga.edu/types-of-aid/undergraduate/grants/georgia-public-safety-memorial-grant-psmg/	Cost of Attendance minus all other awarded aid not to exceed $18,000 per award year.

UGA Programs

Programs	Types of Aid	Eligibility Overview & How to Apply	Award Amounts
UGA Academic Scholarships	Scholarship	Visit: https://osfa.uga.edu/types-of-aid/undergraduate/scholarships/external-scholarships-ugrad/	Varies
Scholarship Announcement	UGA & Non-UGA Scholarships	Visit: https://osfa.uga.edu/types-of-aid/undergraduate/scholarships/external-scholarships-ugrad/	Varies
Graduate Assistantships, Fellowships, Scholarships, Tuition Waivers	Other	Visit: https://grad.uga.edu/funding/assistantships-students/	Varies
Out-of-State Tuition Waivers	Other	Visit: https://reg.uga.edu/registration/residency-classification-waivers/	Waives out-of- state tuition if meet specific Georgia Board of Regents (BOR) policy criteria
UGA Non-FWS Jobs	Non-Need-Based Employment	Visit: http://career.uga.edu/job_search/jobs/part_time_on_campus	Varies

Other Programs

Programs	Types of Aid	Eligibility Overview & How to Apply	Award Amounts
VA Education (GI Bill) Programs	Other	Visit: https://reg.uga.edu/registration/veterans/	Varies
Private Student Loans	Loan	Visit: https://osfa.uga.edu/types-of-aid/undergraduate/loans/private-alternative-education-loans/	Student’s Cost of Attendance minus all other awarded aid (including waivers).
Web-based free scholarship search engines	Scholarship	Visit:https://osfa.uga.edu/types-of-aid/undergraduate/scholarships/external-scholarships-ugrad/	Varies