

GRADUATE STUDENT FINANCIAL AID INFORMATION

How do students apply for financial aid?

To apply for Federal Student Aid, complete the Free Application for Federal Student Aid (FAFSA) on StudentAid.gov. Students who will begin Fall 2025, Spring 2026 or Summer 2026 must complete the 2025–2026 FAFSA application.

What financial aid is available to graduate/professional students?

Graduate students who complete the FAFSA application are automatically screened for Federal Direct Unsubsidized Loans, and Federal Direct Grad PLUS Loans.

Are there any qualification requirements to receive federal student aid?

A student must:

- Be a U.S. citizen or eligible noncitizen (eligible noncitizens include U.S. nationals, U.S. permanent residents)
- Be in a eligible degree program (certificate only programs at UGA do not qualify for federal student aid)
- Be enrolled at least half-time
- Maintain satisfactory academic progress (SAP) in college
 - Measurement of Quantity: Earn at least 67% of the hours attempted
 - Measurement of Quality: All graduate and professional programs other than those listed below must maintain a minimum 3.0 cumulative GPA.
 - Law J.D., LL.M. and M.S.L.: minimum 2.0 cumulative GPA
 - Pharm.D: minimum 2.0 cumulative GPA
 - D.V.M: 2.5 minimum cumulative GPA

Additional eligibility criteria can be found at:
<https://studentaid.gov/understand-aid/eligibility/requirements>

What are the current interest rates for the Federal Direct Student Loans?

For 2025–2026 the student loan interest rate for Graduate Unsubsidized Loans is 7.94% and for Grad PLUS Loans is 8.94%. For more information regarding Federal Direct Loans, please visit our website:<https://osfa.uga.edu/types-of-aid/graduate/loans/>

How are loan amounts determined?

A student’s Federal Student Loans & other financial aid cannot exceed the school’s Estimated Cost of Attendance.

OFF Campus: GA Resident	Fall 2025 & Spring 2026 Combined
Tuition*	\$9,808
Average Student Fees*	\$950
Books & Supplies	\$758
Room	\$13,400
Board (Food/Meal Plan)	\$4,586
Transportation	\$1,528
Miscellaneous Living Expenses	\$4,502
TOTAL	\$35,532

*=Direct Costs

Additional information regarding costs can be found at <https://osfa.uga.edu/costs/>

The Cost of Attendance (COA) is an estimate of the total amount of your educational expenses for the period of enrollment during the Award Year and is reflected on your financial aid Award. The COA is based on whether or not you are a Georgia resident, your program of study, and if you live on or off campus while attending the University. The Cost of Attendance is used for budget purposes and does not represent the actual amounts the student will be billed by the University.

How much Unsubsidized Loans can I borrow?

Graduate & Professional Student: Unsubsidized Annual Limits

Program Type	Annual Limit
Graduate School & School of Law	\$20,500 Fall & Spring (& Summer)
Veterinary Medicine (DVM)	\$40,500 Fall & Spring \$47,167 Fall & Spring & Summer
Pharmacy (PharmD) or Public Health (DRPH/MPH)	\$33,000 Fall & Spring \$37,167 Fall & Spring & Summer

What options do I have if I am turned down for the Grad PLUS Loan?

1. You can appeal the credit check decision.

The Department of Education allows borrowers whose credit was denied the opportunity to document either of the following situations.

- Information showing that credit reporting used in the credit denial is incorrect and/or has been corrected.
- Extenuating circumstances exist relating to the adverse credit history of the primary PLUS borrower.

Borrowers make a credit appeal through studentaid.gov.

- Log in to studentaid.gov and select "Loans and Grants" then choose "Appeal a Credit Decision" from the drop-down menu.

OR

2. You can procure an endorser.

An endorser is someone who will pass the credit check and who agrees, similar to a co-signer, to repay the PLUS Loan if the student borrower is unable to do so.

- An endorser should log into studentaid.gov with the endorser's FSAID (if the endorser does not have an FSAID, the endorser will need to create one) then choose "Loans and Grants" then choose "Endorse a PLUS Loan" from the drop-down menu.

What are Direct Loan Origination Fees?

The origination fee is the amount a borrower is required to pay the U.S. Department of Education to help reduce the cost of supporting FDLs. The origination fee is withheld from each loan disbursement and is calculated by multiplying the semester's gross loan award amount by the applicable origination fee percentage.

For Unsubsidized Loans - 1.057%

Grad PLUS Loans - 4.228%

Are there enrollment requirements for loans?

A student must be enrolled at least half-time to receive a Federal Direct Unsub or Grad PLUS Loan.

For UGA Graduate students:

Half-time for Fall or Spring for Federal Student Aid purposes is **5** hours.

Half-time for Summer for Federal Student Aid purposes is **3** hours.

For UGA Professional Students (JD, DVM, PHARMD students):

Half-time for Fall or Spring for Federal Student Aid purposes is **6** hours.

Half-time for Summer for Federal Student Aid purposes is **3** hours.

Do I have to do anything to receive my loans?

If you are a first-time borrower, you must sign an online Master Promissory Note and complete online Entrance Counseling. These items can be completed via studentaid.gov. The Grad PLUS Loan does require a separate Master Promissory Note.

How can a student view their financial aid award offer?

Students can view their financial aid award offer on Athena. Students can log into athena.uga.edu > Financial Aid > Select Award Year > Financial Aid Offer

What is Satisfactory Academic Progress (SAP) and how can it affect my Federal Student Aid (FSA) eligibility?

In order to receive the FSA and State of Georgia Financial Aid for which they are otherwise eligible, students must be making SAP. To read more about the Undergraduate Student SAP policies and procedures, please visit: <https://osfa.uga.edu/resources/policies/satisfactory-academic-progress/undergraduate-students/>

Where can I apply for scholarships or assistantships?

For more information regarding assistantships and scholarships for graduate school, please contact the Graduate School directly (706-542-1739) or for more information visit their website: <http://grad.uga.edu/index.php/current-students/financial-information/>.

Students can also login to Scholarship Universe at uga.scholarshipuniverse.com to search for scholarships!

How can students contact The Office of Student Financial Aid?

Our office is located at 312 Holmes Hunter Academic Building. Our office hours are Monday-Friday from 8 AM-5 PM. An appointment is not required to speak to a financial aid advisor. Students and parents may also call 706-542-6147 or e-mail our office at osfa@uga.edu.

Additional information and important announcements are available on our website 24/7 at osfa.uga.edu.