Office of Student Financial Aid

osfa.uga.edu

UNIVERSITY OF GEORGIA

Your College Funding Guide:

Navigating Financial Aid & Paying Your Bill

Presentation Outline

- Determining College Costs
- Types of Financial Aid
- Payment Methods & Deadlines
- How to Maintain Financial Aid Eligibility


STUDENTS,
BEFORE YOU START,
TAKE A MOMENT TO...
THINK ABOUT
THE
WHY
YOU CAN DO GREAT THINGS

Action Item(s)

During this presentation, we encourage you to think of at least one action item you would like to take away and implement after the session concludes.

Determining College Costs: Fall 2026 & Spring 2027

2026-2027 Estimated Cost of Attendance: Undergraduate Residing On Campus

Georgia Resident

Tuition*	$10,134
Student fees*	$1494
Housing*	$7722
Food*	$4718
Books/ Supplies	$978
Transportation	$1584
Misc Living Expenses	$3290
Total	$29,920

Non-Resident

Tuition*	$31,804
Student fees*	$1494
Housing*	$7722
Food*	$4718
Books/ Supplies	$978
Transportation	$2150
Misc Living Expenses	$3290
Total	$52,156

* = potential direct costs

https://osfa.uga.edu/costs/

Out-of-Country Tuition*: $32,728

Fall 2026 - One Semester Costs

Georgia Resident	Fall 2026
Tuition*	$5067
Student Fees*	$747
Housing*	$3861
Food*	$2359
Books/ Supplies	$489
Transportation	$792
Misc Living Expenses	$1645
Total	$14,960

Non-Resident	Fall 2026
Tuition*	$15,902
Student Fees*	$747
Housing*	$3861
Food*	$2359
Books/ Supplies	$489
Transportation	$1075
Misc Living Expenses	$1645
Total	$26,078

Out-of-Country Tuition*: $16,364


TYPES OF FINANCIAL AID
GRANTS
Money you don't have to pay back.
Usually based on financial need.
SCHOLARSHIPS
Money you don't have to pay back.
Usually based on merit, skills, or achievements.
LOANS
Money you borrow and must pay back with interest.
Federal loans often have lower interest rates and more flexible repayment options.
WORK-STUDY
Money you earn through a part-time job, often on campus.
Helps you earn money while gaining valuable experience.
Each type of aid can help you pay for college. Explore your options and plan your future!

Scholarships

Scholarship Universe

Scholarship Universe (SU) is an external scholarship matching tool available to currently enrolled UGA students and admitted prospective students who have a UGA MyID.

SU matches students to thousands of relevant, vetted external scholarship opportunities. Unlike other scholarship websites, Scholarship Universe provides a customized list of the scholarships whose eligibility requirements you meet, saving you time and effort.

You can also be confident that a third-party company has vetted all listed scholarships and that your information will not be sold.

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
Holmes-Hunter Academic Building, Room 312
101 Herty Dr.
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

Scholarship Disbursement
All scholarships $1,000 or greater will be divided evenly between the fall and spring semesters unless the donor directs OSFA to do otherwise.

Scholarship funds first pay a student's outstanding UGA charges. After a student's current charges are paid, any resulting credit balance is refunded to the student by the Bursar & Treasury Services.


State Financial Aid
for Georgia Residents
SEC
UGA
FOR GEORGIA RESIDENTS
AFFORDABLE EDUCATION
INVESTING IN OUR FUTURE

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**.

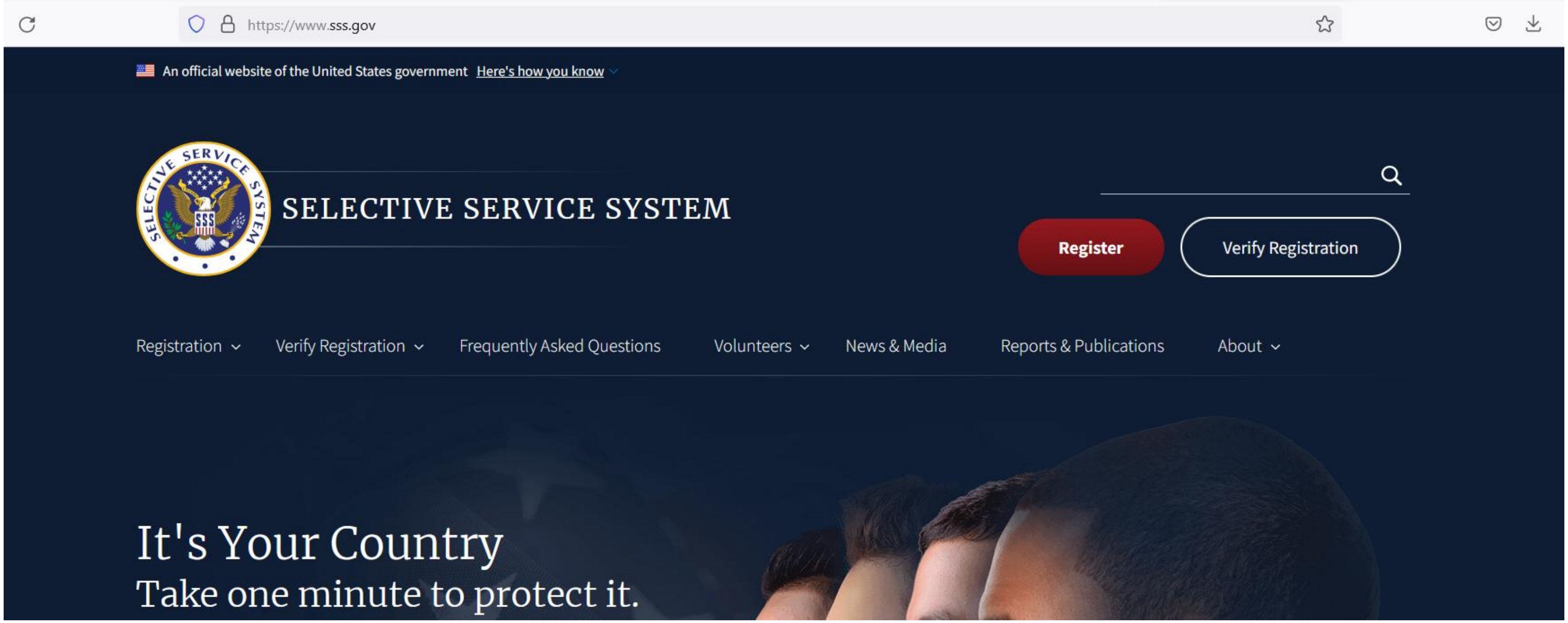
We recommend that all students complete the GSFAPP even if they are completing the FAFSA so there is always an application on file.

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.

GAfutures.org
Explore. Plan. Succeed.

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.



What Does the HOPE Scholarship Cover?

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

For the 2026-2027 academic year, the standard flat rate tuition for in-state students enrolled in 1 to 6 hours is $3012 for one semester.

The standard flat rate tuition for in-state students enrolled in 7+ hours is **$5,067** for one semester.

The HOPE Scholarship amount for the 2026-2027 academic year is **$334.47 per credit hour** for a maximum payment of **$5017** 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.

Hours of Enrollment	Tuition Charged	Covered by HOPE	Remaining Balance
15	$5,067	$5017	$50
14	$5,067	$4682.58	$384.42
13	$5,067	$4348.11	$718.89
12	$5,067	$4013.64	$1053.36
11	$5,067	$3679.17	$1387.83
10	$5,067	$3344.70	$1722.30
9	$5,067	$3010.23	$2056.77
8	$5,067	$2675.76	$2391.24
7	$5,067	$2341.29	$2725.71
6	$3,012	$2006.82	$1005.18
5	$3,012	$1672.35	$1339.65
4	$3,012	$1337.88	$1674.12
3	$3,012	$1003.41	$2008.59
2	$3,012	$668.94	$2343.06
1	$3,012	$334.47	$2677.53

What Does the Zell Miller Scholarship Cover?

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 25* 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

Hours of Enrollment	Tuition Charged	Covered by Zell	Remaining Balance
15	$5,067	$5,067	$0
14	$5,067	$5,067	$0
13	$5,067	$5,067	$0
12	$5,067	$5,067	$0
11	$5,067	$5,067	$0
10	$5,067	$5,067	$0
9	$5,067	$5,067	$0
8	$5,067	$5,067	$0
7	$5,067	$5,067	$0
6	$3,012	$3,012	$0
5	$3,012	$3,012	$0
4	$3,012	$3,012	$0
3	$3,012	$3,012	$0
2	$3,012	$3,012	$0
1	$3,012	$3,012	$0

Federal Student Aid

FAFSA®

Federal Student Aid

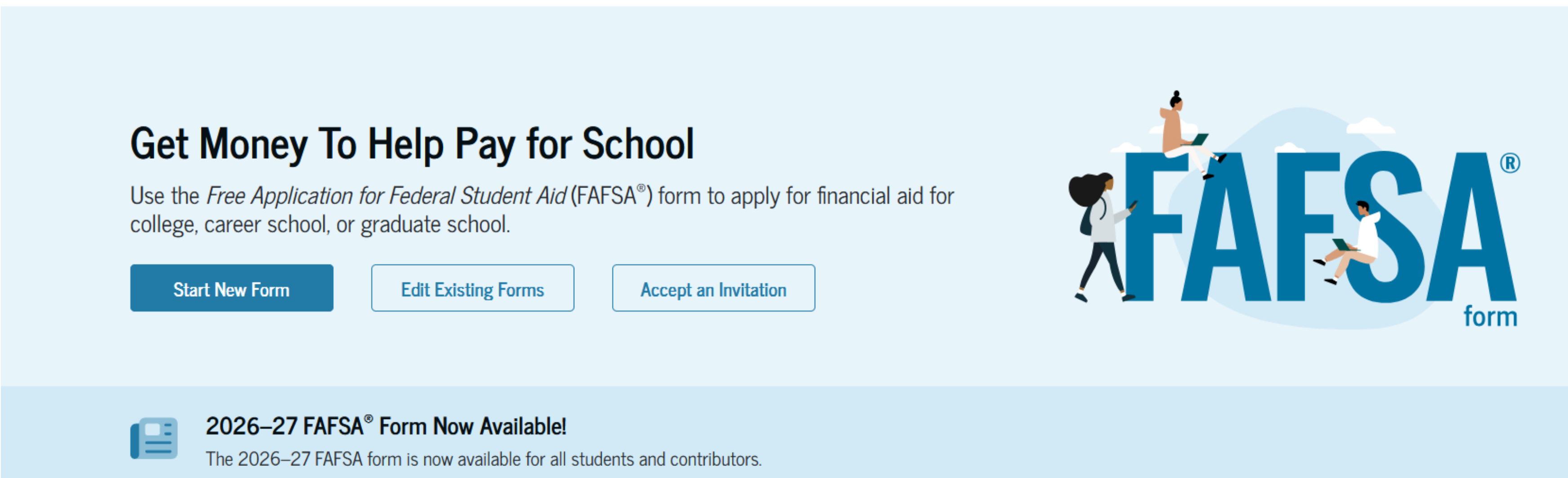
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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 to late June.

Federal Direct Student Loans

Undergraduate Federal Direct Student Loans

Subsidized & Unsubsidized Annual Limits

Grade Level	**Dependent Undergraduate**
Freshman (0-29 credits)	$5,500 (up to $3,500 can be subsidized)
Sophomore (30-59 credits)	$6,500 (up to $4,500 can be subsidized)
Junior & Seniors (60+ credits)	$7,500 (up to $5,500 can be subsidized)

Federal Direct Student Loan Interest Rate for 2026-27 Year: 6.52% fixed

Subsidized Versus Unsubsidized Loans

Federal Direct Subsidized Loans are loans for undergraduate students with financial need, as determined by your cost of attendance minus Student Aid Index and other financial aid (such as grants or scholarships).

Federal Direct Subsidized Loans do not accrue interest while you are in school at least half-time or during deferment periods.

Federal Direct Unsubsidized Loans are loans for both undergraduate and graduate students that are not based on financial need.

Interest is charged during in-school, deferment, and grace periods. Unlike a Federal Direct Subsidized Loan, you are responsible for the interest from the time the Federal Direct Unsubsidized Loan is disbursed until it's paid in full. You can choose to pay the interest or allow it to accrue (accumulate) and be capitalized (that is, added to the principal amount of your loan).

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.

Loan Type	1st Disbursement Dates	Loan Fee
Subsidized & Unsubsidized	10/1/2020 thru 9/30/2025	1.057%
Grad/Prof PLUS & Parent PLUS	10/1/2020 thru 9/30/2025	4.228%

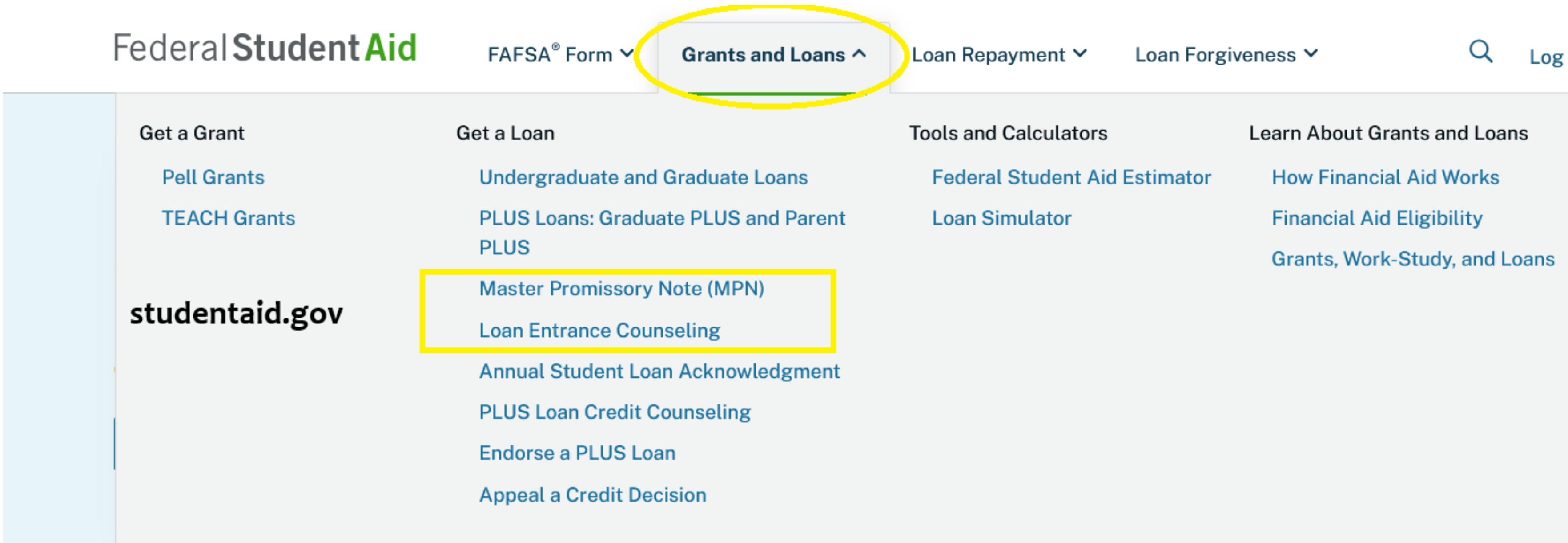
Example: Student accepts $5500 in the Federal Direct Unsubsidized Loan for the 2026-2027 academic year.

This amount is split equally over Fall 2026 & Spring 2027 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



Other Options for Funding

Parent PLUS Loan:
https://osfa.uga.edu/types-of-aid/undergraduate/loans/federal-direct-parent-plus-loan/

Private Student Loans:
https://osfa.uga.edu/types-of-aid/undergraduate/loans/private-alternative-education-loans/

Private Student Loans

A private (alternative) education loan is a non-federal education loan borrowed from a private lender such as a bank, credit union or other financial entity and should be a student's last resort for educational assistance.

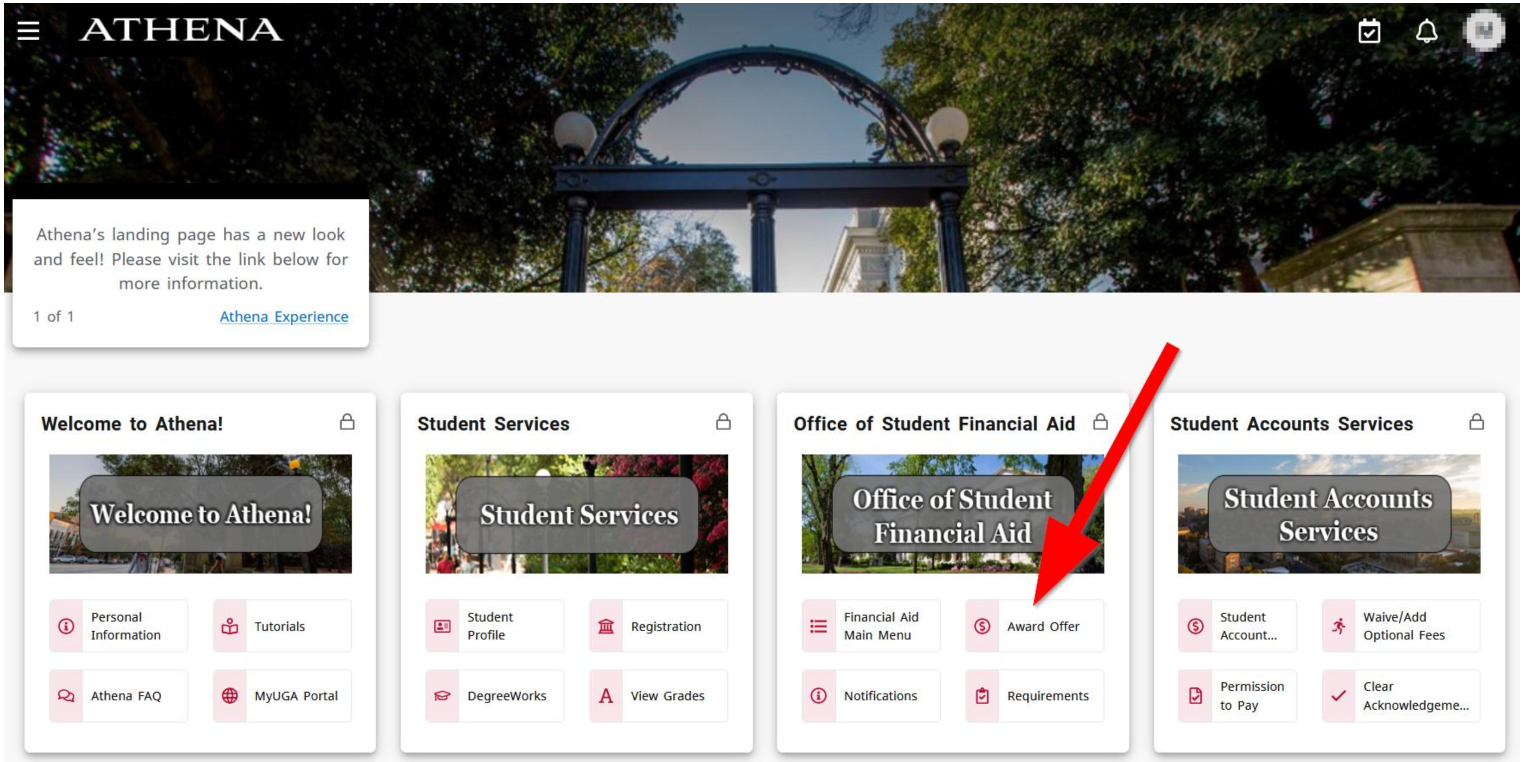
Only students who need additional funds beyond what they qualify for in Federal Student Aid (FSA) and non-federal aid should consider applying for a private education loan.

If you are considering borrowing a private student loan, please keep in mind that once the school certifies the loan, **there is a 10 day right of rescission time period.**

Because of this, students who wish to borrow private student loans should complete the application no later than mid to late July (if possible) if they wish to have their loan in place in time to apply toward their fall charges.

How to Accept/ Decline Financial Aid Offers in Athena

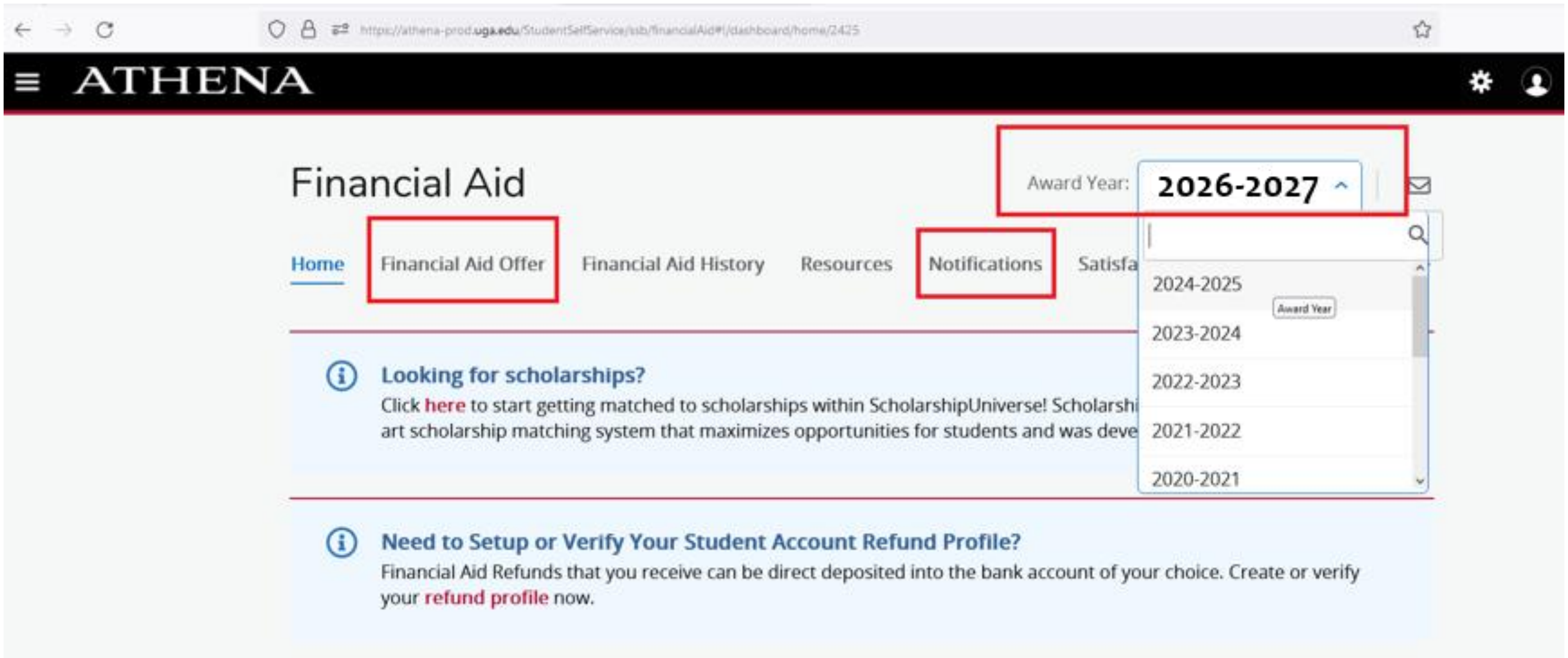
Step One. Login to athena.uga.edu & click on the Office of Student Financial Aid tile.



Gift aid is automatically accepted for students in Athena.

Students must login to Athena and access the financial aid tile to accept/ decline/ modify their **Federal Direct Student Loan** and/ or **Federal Work Study** offer.

Step Two: Select the 2026- 2027 Award Year & Click on Financial Aid Offer



Step 3: Scroll Down to Reach the Accept/ Decline/ Modify Options for Self-Help Aid.

Housing Status

Off Campus

Scroll down on Award Offer tab to accept/ decline/ modify Federal Direct Student Loan offers and/ or Federal Work Study offer.

Options to Pay Net Cost

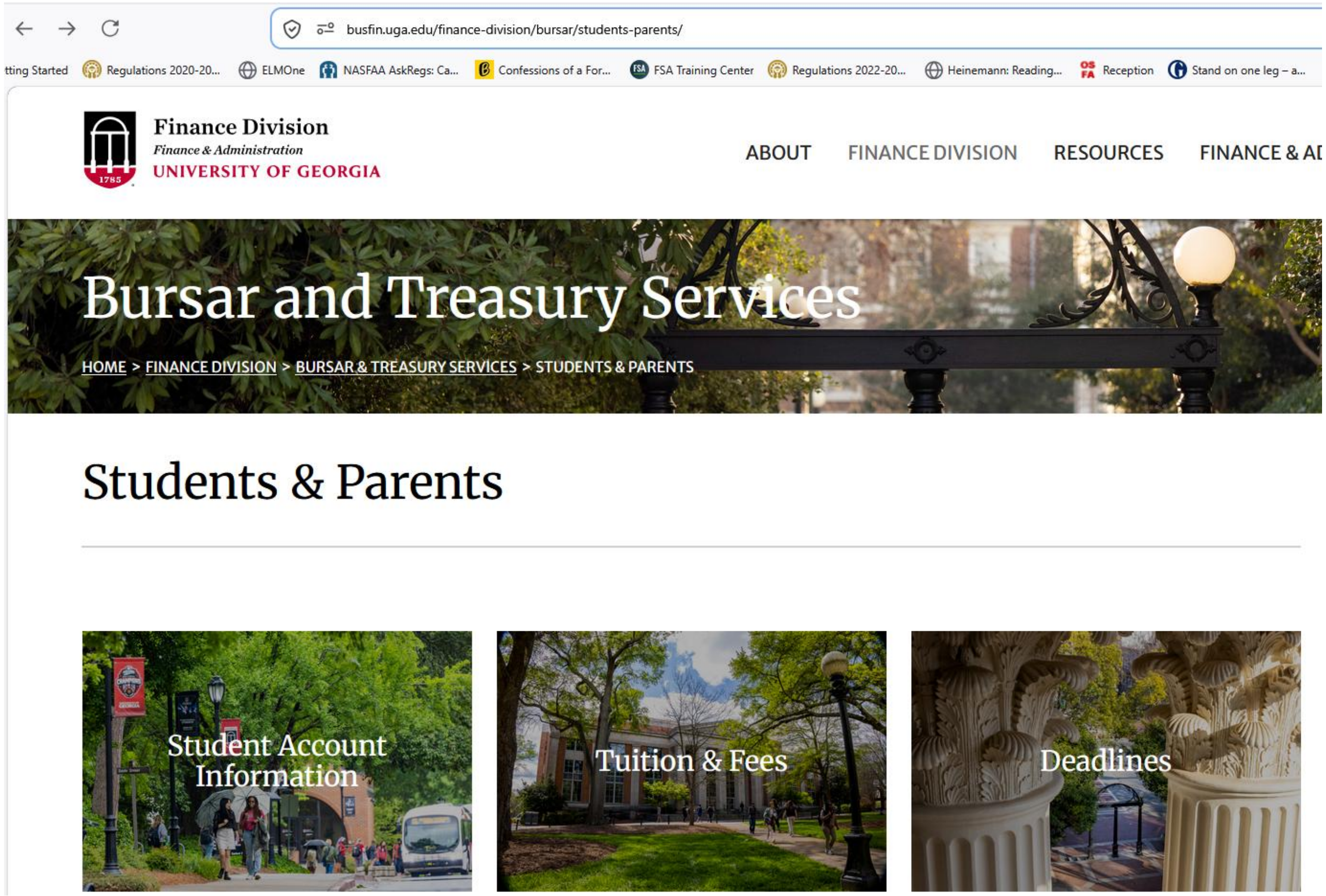
Loans

Type	Fall 2021	Spring 2022	Amount	Take Action
Federal Direct Loan - Unsu...	$10,250.00	$10,250.00	**$20,500.00**	Select
Fed Dir Grad PLUS Loan	$4,554.00	$4,554.00	**$9,108.00**	
	$14,804.00	$14,804.00	$29,608.00	

Select
Accept
Decline
Modify

Payment Methods
&
Deadlines

Information from our partners in Student Account Services



https://busfin.uga.edu/finance-division/bursar/students-parents/

Student Account Services Contact Information

- ❑ Website: https://busfin.uga.edu/finance-division/bursar/
- ❑ Support Ticket: https://busfin.uga.edu/finance-division/bursar/contact/

- ❑ Address: Bursar & Treasury Services
  University of Georgia
  424 East Broad Street
  Athens, GA 30602-4227

- ❑ Phone: (706) 542-2965

- ❑ Office Hours: Monday – Friday 8:00am-5:00pm (Closed from 12:30pm-1:30pm Daily)

Timeline for Fall 2026

MID JUNE - OSFA will generate the Official Financial Aid Offers. Students will receive an e-mail in their UGA e-mail account prompting them to login to Athena to review their Financial Aid Offers.

MID JULY - Charges for Fall 2026 will begin posting to a student's UGA student account.

MID to LATE JULY - A student's finalized financial aid for Fall 2026 will authorize to apply toward the student's UGA student account.

EARLY AUGUST- A student's finalized financial aid for Fall 2026 will officially apply toward the student's UGA student account no earlier than ten days prior to the start of classes.

MID AUGUST - Student Account Services will begin disbursing excess funds.

AUGUST 17th - The first day of classes and the due date to pay Fall semester student account balances.

Payment Deadlines

- Fall 2026 dates to remember:
  - 1st Due Date: **August 17, 2026**
  - 2nd Due Date (Drop/Add Activity): **August 24, 2026**
  - Late Fee Assessed: **August 27, 2026**
  - Payment Deadline to Avoid Schedule Cancellation: **August 31, 2026**

How to Estimate What You May Need to Pay UGA in August 2026

Example of Georgia Resident Estimate:

Estimated Direct Costs minus Estimated Aid = Possible Balance due

Estimated Direct Costs

Tuition: $5067

Student fees: $747

Housing: $3861*

Food: $2359*

Total: $12,034

$12,034 - $5067 Zell Miller Scholarship - $2721 Federal Direct Unsubsidized Loan = $4246 balance due at UGA for Fall 2026

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*Your estimate may vary depending upon **your** financial aid.* In some cases, students may have financial aid that exceeds their direct costs. In those instances, the student will receive a refund of their excess aid instead of owing a balance.

** Please keep in mind the Housing Component in our estimated cost of attendance is a weighted average. The Food Component is the cost of the 7 day meal plan.

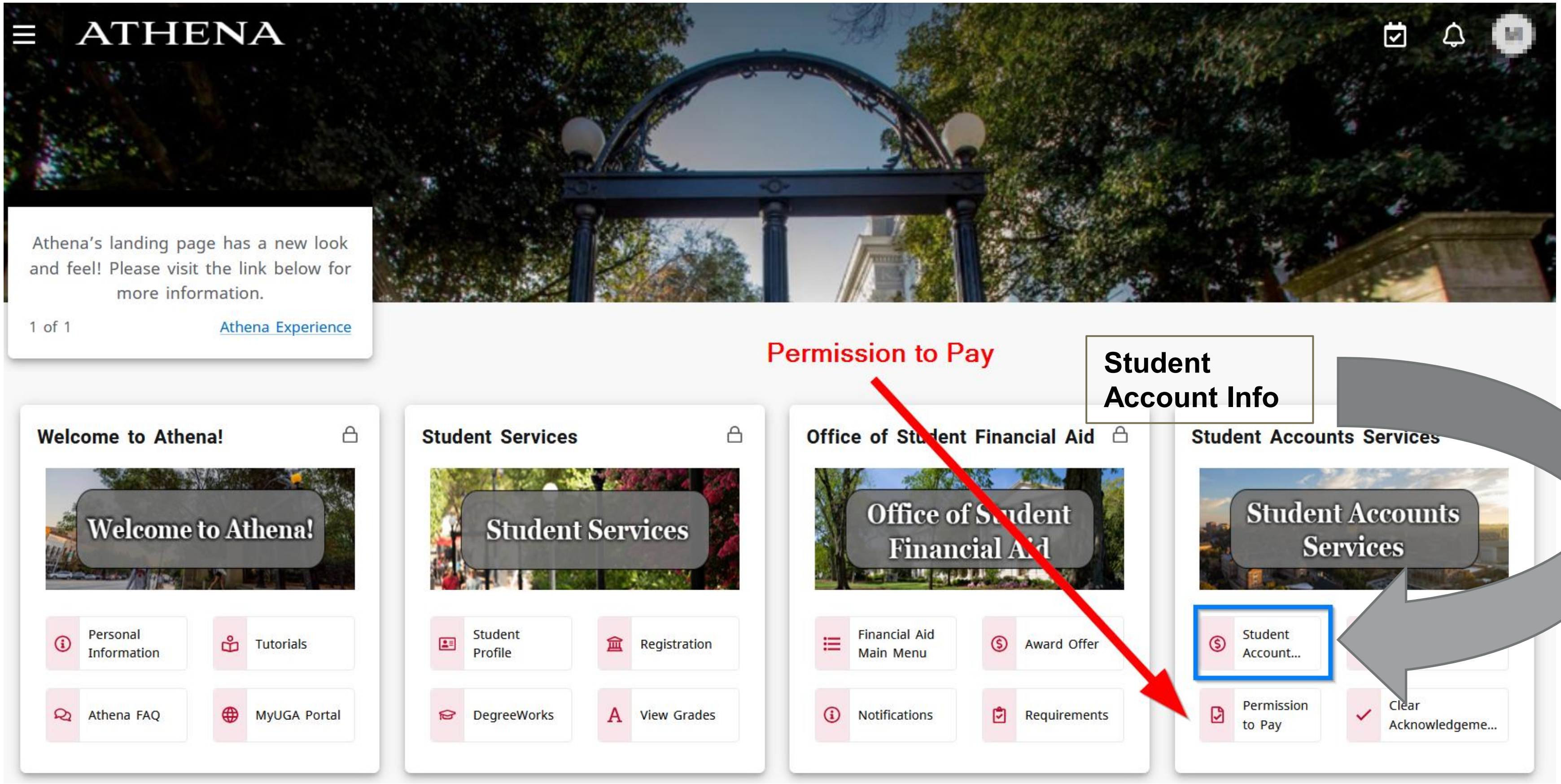
Athena Student Account

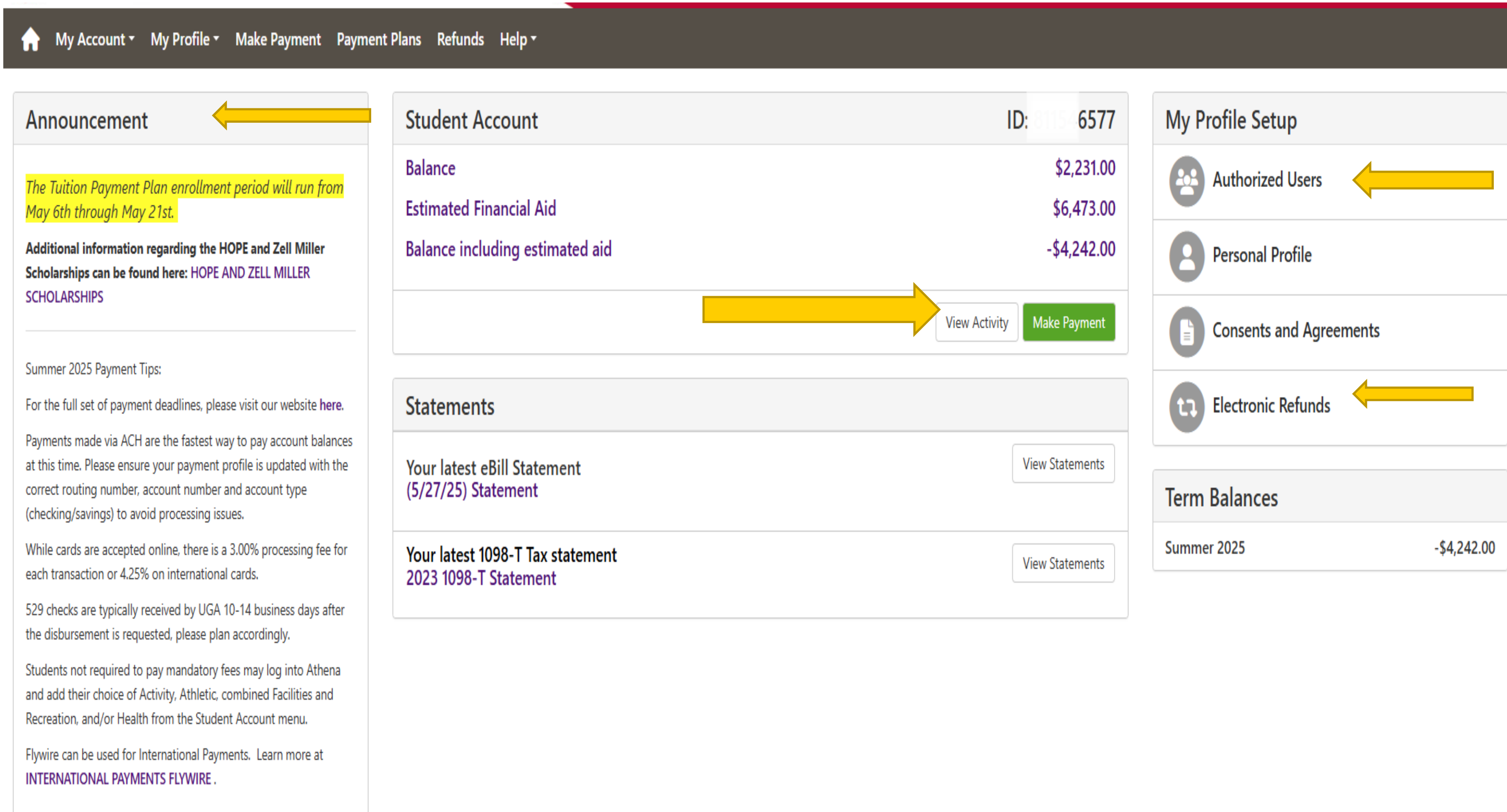
- ❑ Access at athena.uga.edu

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

- ❑ Notification Method
    - ❑ Email - CHECK UGA MAIL ON A REGULAR BASIS!

athena.uga.edu




My Account
My Profile
Make Payment
Payment Plans
Refunds
Help
Announcement
The Tuition Payment Plan enrollment period will run from May 6th through May 21st.
Additional information regarding the HOPE and Zell Miller Scholarships can be found here: HOPE AND ZELL MILLER SCHOLARSHIPS
Summer 2025 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. Please ensure your payment profile is updated with the correct routing number, account number and account type (checking/savings) to avoid processing issues.
While cards are accepted online, there is a 3.00% processing fee for each transaction or 4.25% on international cards.
529 checks are typically received by UGA 10-14 business days after the disbursement is requested, 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.
Flywire can be used for International Payments. Learn more at INTERNATIONAL PAYMENTS FLYWIRE .
Student Account
ID: 6577
Balance
$2,231.00
Estimated Financial Aid
$6,473.00
Balance including estimated aid
-$4,242.00
View Activity
Make Payment
Statements
Your latest eBill Statement
(5/27/25) Statement
View Statements
Your latest 1098-T Tax statement
2023 1098-T Statement
View Statements
My Profile Setup
Authorized Users
Personal Profile
Consents and Agreements
Electronic Refunds
Term Balances
Summer 2025
-$4,242.00

Student Account Services: Next Steps for Students

- ❑ **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.

Payment Options

- Online via Student Account
    - Credit and debit cards
        - Accept MasterCard, Visa, American Express, and Discover
        - 3% convenience fee, minimum of $3.00
    - Electronic Check via Student Account
        - No fee associated
        - Store multiple bank accounts
    - 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.
        - 529 Plan checks should be mailed to

          University of Georgia
          Bursar & Treasury Services
          105 Business Services Building
          424 East Broad Street
          Athens, GA 30602

Please contact your 529 plan provider if you have additional questions regarding your plan.

Payment Options

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.
- Enrollment period for the Fall 2026 payment plan is August 12th through August 31st.

Maintaining Your Financial Aid Eligibility

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 Maintain HOPE & Zell Miller Scholarships

OSFA must check for a 3.0 HOPE GPA or 3.3 Zell GPA at the 30, 60 and 90 HOPE attempted hour Benchmarks.

Students either:
1) Maintain 2) Gain or 3) Lose HOPE or Zell at these Benchmarks.

OSFA must also check for a 3.0 HOPE GPA or 3.3 Zell GPA after every Spring Semester.

Students either
(1) Maintain or (2) Lose HOPE or Zell eligibility at the Spring checkpoint.

- **Students cannot (re)gain HOPE or Zell unless Spring is also their 30, 60 or 90 Benchmark.**

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

How to Track Your HOPE/Zell Miller Scholarship Eligibility

HOPE & ZELL MILLER SCHOLARSHIPS

HOPE Scholarship | Zell Miller Scholarship | How To Track Your HOPE Academic Eligibility

- My High School HOPE GPA
- My College HOPE Profile

How To Track Your HOPE Academic Eligibility

Georgia's HOPE Programs are for those students who demonstrate academic achievement, not only in high school but throughout their time in college.

Beginning in high school, Georgia students are able to track their *My High School HOPE GPA* through their GAfutures account to know if they are on track to earn the HOPE and Zell Miller Scholarship.

Now, with the *My College HOPE Profile*, students who have earned the HOPE or Zell Miller Scholarship, as well as the HOPE or Zell Miller Grant, can track their academic eligibility while attending a HOPE-eligible Georgia college or university.

Note: GAfutures accounts require the student's Social Security number and date of birth in order to provide the student's secure academic data.

Access your **My College HOPE Profile** through gafutures.org.

Course Program of Study

What is Course Program of Study (CPoS)?
CPoS refers to the outstanding coursework required for a student to obtain their officially declared degree. Federal regulations (34 CFR 668.32) mandate eligibility for federal aid and financial aid cost of attendance (COA) based on enrollment in courses that meet outstanding degree requirements.

This is a federal requirement that currently only relates to federal financial aid.

Should a student register for courses not required to satisfy their program of study, they may see an impact in their federal financial aid award packages as well as their cost of attendance.

Having students only enroll in courses that satisfy degree requirements keeps them on track to graduate in a timely manner. **Less time to degree = less student loan debt!**

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

Learn to Manage Your Money!

OSFA's Peer Financial Counseling Program
https://osfa.uga.edu/resources/osfa-peer-financial-counseling-program/
This program operates during Fall and Spring semesters.

College Money Matters
https://www.gafutures.org/college-planning/college-money-matters/

Creating Your Budget
https://studentaid.gov/resources/prepare-for-college/students/budgeting/creating-your-budget

OSFA Contact Information

Address:

The University of Georgia
Office of Student Financial Aid
Holmes-Hunter Academic Building Room 312
101 Herty Drive
Athens, GA 30602

Office Hours: MON-FRI 8AM-5PM

Phone: 706-542-6147

Fax: 706-542-8217

Website: **osfa.uga.edu**

Email: **osfa@uga.edu**

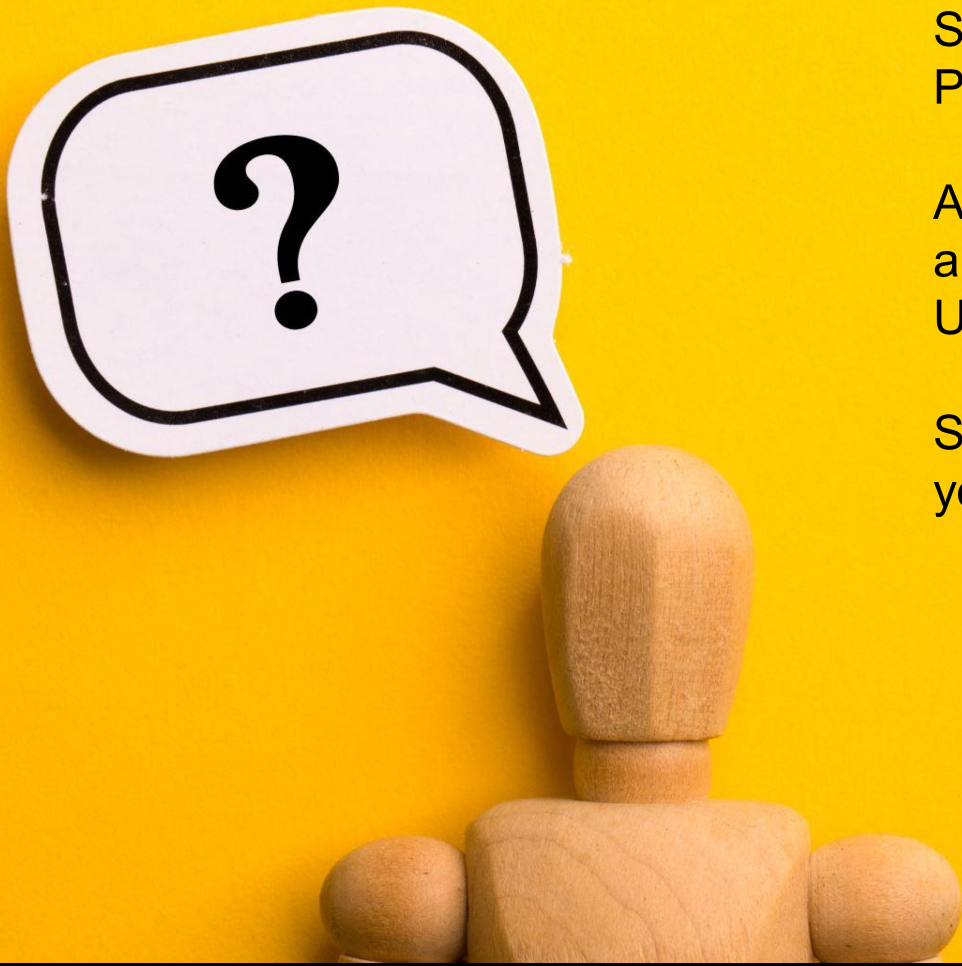
Appointments: No appointment is necessary. Walk-ins are welcome!

OSFA will have a satellite office on the 4th floor of the Tate Student Center during Summer 2026.

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.

Access a PDF of this Presentation



Set up a My College HOPE Profile in GAfutures

Add your parent/ supporter as an authorized user to your UGA student account

Set up your refund profile in your UGA student account

What is Your Action Item?

UNIVERSITY OF GEORGIA