Office of Student Financial Aid

Information for Incoming First-Year & Transfer Students
## Estimated Cost of Attendance

<table>
<thead>
<tr>
<th>On Campus: GA Resident</th>
<th>Fall 2023 &amp; Spring 2024</th>
<th>On Campus: Non Resident</th>
<th>Fall 2023 &amp; Spring 2024</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition*</td>
<td>9,790</td>
<td>Tuition*</td>
<td>28,830</td>
</tr>
<tr>
<td>Student Fees*</td>
<td>1,390</td>
<td>Student Fees*</td>
<td>1,390</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>1,002</td>
<td>Books &amp; Supplies</td>
<td>1,002</td>
</tr>
<tr>
<td>Housing*</td>
<td>6,988</td>
<td>Housing*</td>
<td>6,988</td>
</tr>
<tr>
<td>Food*</td>
<td>4,258</td>
<td>Food*</td>
<td>4,258</td>
</tr>
<tr>
<td>Transportation</td>
<td>1,430</td>
<td>Transportation</td>
<td>2,786</td>
</tr>
<tr>
<td>Miscellaneous Living Expenses</td>
<td>3,284</td>
<td>Miscellaneous Living Expenses</td>
<td>3,284</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$28,142</strong></td>
<td><strong>TOTAL</strong></td>
<td><strong>$48,538</strong></td>
</tr>
</tbody>
</table>

* = potential direct costs

[https://osfa.uga.edu/costs/](https://osfa.uga.edu/costs/)
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!
Important Date

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

All checks received after the dates above will still be processed, but we cannot guarantee that it will be on the award for the payment deadline. The student is responsible for their account balance on the payment deadline.

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.
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 (GSFAPPS) 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 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.
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.

http://www.sss.gov

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

• For the 2023-24 academic year the HOPE per credit hour amount at UGA is $326.34 with a maximum payment of $4895.
HOPE Scholarship continued

During Fall & Spring semesters, tuition is assessed at a flat rate.

The standard flat rate tuition for in-state students enrolled in 1 to 6 hours is $2909 for one semester.

The standard flat rate tuition for in-state students enrolled in 7+ hours is $4895 for one semester.

The HOPE Scholarship amount for the 2023-2024 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>$4,895.00</td>
<td>$4,895.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>14</td>
<td>$4,895.00</td>
<td>$4,568.76</td>
<td>$326.24</td>
</tr>
<tr>
<td>13</td>
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<td>$4,242.42</td>
<td>$652.58</td>
</tr>
<tr>
<td>12</td>
<td>$4,895.00</td>
<td>$3,916.08</td>
<td>$978.92</td>
</tr>
<tr>
<td>11</td>
<td>$4,895.00</td>
<td>$3,589.74</td>
<td>$1,305.26</td>
</tr>
<tr>
<td>10</td>
<td>$4,895.00</td>
<td>$3,263.40</td>
<td>$1,631.60</td>
</tr>
<tr>
<td>9</td>
<td>$4,895.00</td>
<td>$2,937.06</td>
<td>$1,957.94</td>
</tr>
<tr>
<td>8</td>
<td>$4,895.00</td>
<td>$2,610.72</td>
<td>$2,284.28</td>
</tr>
<tr>
<td>7</td>
<td>$4,895.00</td>
<td>$2,284.38</td>
<td>$2,610.62</td>
</tr>
<tr>
<td>6</td>
<td>$2,909.00</td>
<td>$1,958.04</td>
<td>$950.96</td>
</tr>
<tr>
<td>5</td>
<td>$2,909.00</td>
<td>$1,631.70</td>
<td>$1,277.30</td>
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<tr>
<td>4</td>
<td>$2,909.00</td>
<td>$1,305.36</td>
<td>$1,603.64</td>
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<tr>
<td>3</td>
<td>$2,909.00</td>
<td>$979.02</td>
<td>$1,929.98</td>
</tr>
<tr>
<td>2</td>
<td>$2,909.00</td>
<td>$652.68</td>
<td>$2,256.32</td>
</tr>
<tr>
<td>1</td>
<td>$2,909.00</td>
<td>$326.34</td>
<td>$2,582.66</td>
</tr>
</tbody>
</table>
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>$4,895.00</td>
<td>$4,895.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>14</td>
<td>$4,895.00</td>
<td>$4,895.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>13</td>
<td>$4,895.00</td>
<td>$4,895.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>12</td>
<td>$4,895.00</td>
<td>$4,895.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>11</td>
<td>$4,895.00</td>
<td>$4,895.00</td>
<td>$0.00</td>
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<tr>
<td>10</td>
<td>$4,895.00</td>
<td>$4,895.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>9</td>
<td>$4,895.00</td>
<td>$4,895.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>8</td>
<td>$4,895.00</td>
<td>$4,895.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>7</td>
<td>$4,895.00</td>
<td>$4,895.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>6</td>
<td>$2,909.00</td>
<td>$2,909.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>5</td>
<td>$2,909.00</td>
<td>$2,909.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>4</td>
<td>$2,909.00</td>
<td>$2,909.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>3</td>
<td>$2,909.00</td>
<td>$2,909.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>2</td>
<td>$2,909.00</td>
<td>$2,909.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>1</td>
<td>$2,909.00</td>
<td>$2,909.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
How Long Does the HOPE/Zell Miller Scholarship Last?

Students may receive the HOPE/Zell Miller Scholarship until whichever of the following occurs first:

- Student accumulates 127 attempted/paid hours OR
- Student earns a Bachelor’s Degree OR
- Second Losses (HOPE/Zell Miller specific losses) OR
- Expiration Date
  - 7 years after high school graduation for students who received their first HOPE/ Zell payment Summer 2011 through Spring 2019
  - 10 years after high school graduation for students who receive their first HOPE/ Zell payment Summer 2019 or later
127 HOPE/Zell Miller Attempted Hour Cap

HOPE/Zell Miller Attempted hours include **ALL** college hours attempted **after** high school graduation.

- Does **NOT** include AP, IB, Dual Enrollment Hours
- Does count Withdrawals
- Does count hours not paid for by HOPE/Zell Miller (out-of-state, ineligible for HOPE/Zell Miller)

[osfa.uga.edu]
UGA GPA Versus HOPE/Zell Miller Scholarship 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.

Students must complete the Free Application for Federal Student Aid (FAFSA) every year to apply for Federal Student Aid (FSA), including FWS.

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

FWS is awarded subject to the Important Dates for Limited Funds Consideration.

Work Study funds must be earned and are not applied toward a student’s UGA account balance.
# 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 2023-24 Year:** 5.50%
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 2023-2024 academic year.

This amount is split equally over Fall 2023 & Spring 2024 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)
Enterance Counseling
Parent PLUS Loan Process

This application will become available as of June 16th via studentaid.gov.

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.

First-time borrowers must also complete a Master Promissory Note for the Parent PLUS Loan.

The interest rate for Parent PLUS Loans disbursed during 2023-24 academic year is 8.05%.
Target Date for the Official Financial Aid Offers for 2023-2024

June 16th
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 2023-2024 Award Year & Click on Financial Aid Offer
Step 3: Scroll Down to Reach the Accept/Decline/Modify Options for Self-Help Aid.

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

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Fall 2021</th>
<th>Spring 2022</th>
<th>Amount</th>
<th>Take Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Loan - Unsubsidized</td>
<td>$10,250.00</td>
<td>$10,250.00</td>
<td>$20,500.00</td>
<td>Select</td>
</tr>
<tr>
<td>Fed Dir Grad PLUS Loan</td>
<td>$4,554.00</td>
<td>$4,554.00</td>
<td>$9,108.00</td>
<td>Accept</td>
</tr>
<tr>
<td></td>
<td>$14,804.00</td>
<td>$14,804.00</td>
<td>$29,608.00</td>
<td>Decline</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Modify</td>
</tr>
</tbody>
</table>
Financial Aid & Student Accounts Timeline for Fall 2023

• Charges for Fall 2023 will begin posting to a student’s UGA student account in early July.

• OSFA will begin authorizing a student’s financial aid to apply toward their Fall 2023 charges in mid July.

• OSFA will officially begin applying a student’s financial aid to their student account charges in early August.

• The first due date for Fall 2023 charges is the first day of classes, Wednesday, August 16th.
Satisfactory Academic Progress

In order to receive both federal and state aid, a student must be making Satisfactory Academic Progress toward earning his or her degree which means earning at least 67% of the hours attempted and maintaining a 2.0 overall GPA.

We check students for SAP at the end of each semester.

https://osfa.uga.edu/policies/satisfactory-academic-progress/
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.

In-person: OSFA will have a satellite office at the Tate Student Center during Summer 2023! We are partnering with Student Care and Outreach who is allowing us to use a portion of their space in 318 Tate Student Center to assist students and their family/supporters. Our 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.