

# NEW 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 is Federal Student Aid?

Students who complete the FAFSA application are automatically screened for Federal Pell Grant, Federal Supplemental Opportunity Grant, Federal Work-Study, Federal Direct Subsidized and Unsubsidized Loans, and Federal Direct Parent PLUS Loans.

## How much can a 1st year student borrow in Direct Loans?

First-year dependent undergraduate students can borrow a maximum of \$5,500 per year. No more than \$3,500 of this amount may be in subsidized loans.

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

For 2024-2025 the student loan interest rate for subsidized and unsubsidized loans is 6.53%. For more information regarding Federal Direct Loans, please visit our website: <https://osfa.uga.edu/types-of-aid/undergraduate/loans/>

## What is the Estimated Cost of Attendance at UGA?

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. Individual costs will be determined based on the services you register for when you attend.

On Campus: GA Resident	Fall 2024 & Spring 2025 Combined	On Campus: Non Resident	Fall 2024 & Spring 2025 Combined
Tuition*	10,034	Tuition*	30,272
Student Fees*	1,406	Student Fees*	1,406
Books & Supplies	934	Books & Supplies	934
Room*	7,228	Room*	7,228
Board (Food/Meal Plan)*	4,444	Board (Food/Meal Plan)*	4,444
Transportation	1,472	Transportation	2,080
Miscellaneous Living Expenses	3,344	Miscellaneous Living Expenses	3,344
<b>TOTAL</b>	<b>28,862</b>	<b>TOTAL</b>	<b>49,708</b>

### \* = Potential Direct Costs

Room = Average Cost of Residence Hall  
Board = 7 Day Meal Plan

Students are not billed for Transportation, Books & Supplies or Miscellaneous Living Expenses.

For more information about Student Fees, visit the Bursar's website: [https://busfin.uga.edu/bursar/bursar\\_fees\\_facts/](https://busfin.uga.edu/bursar/bursar_fees_facts/)

## How can students apply for the HOPE/Zell Miller Scholarship if they do not wish to complete the FAFSA?

Students can complete the Georgia State Financial Application (GSFAPPS) on GAFutures.org. This application is for the HOPE/Zell Miller Scholarship only. The GSFAPPS only needs to be completed once and is valid for up to 10 years.

## What are the academic requirements for the HOPE scholarship out of high school?

In order for a Georgia resident to be eligible for the HOPE scholarship, a student must graduate high school with a 3.0 High School HOPE/Zell GPA AND have passed 4 Rigorous Courses in core subjects while in high school. Rigorous courses can be Advanced Placement (AP), Dual Enrollment, or International Baccalaureate (IB). For detailed information regarding HOPE/ Zell eligibility requirements, please visit <https://www.gafutures.org/media/187610/faqs-hope-zm-scholarship-012918.pdf>

## How do students maintain HOPE while in college?

Students must maintain a 3.0 College HOPE GPA.

## How much does HOPE pay at UGA?

For the 24-25 academic year, HOPE pays \$326.34 per credit hour for a maximum of 15 hours (\$4895 per semester).

For example, a student who is enrolled in 12 hours would receive \$3,916.08 towards tuition. (12 x \$326.34).



### **What are the academic requirements for the Zell Miller Scholarship out of high school?**

In order for a Georgia resident to be eligible for the Zell Miller Scholarship, they must:

- Graduate high school with a 3.7 High School HOPE/Zell GPA **AND**
- Pass 4 Rigorous Courses in core subjects while in high school. Rigorous courses can be Advanced Placement (AP), Dual Enrollment, or International Baccalaureate (IB)
- Have a test score component of 1200 on the SAT in Critical Reading/Math or a 25\* on the ACT which must be achieved in one test administration by High School Graduation (\*The ACT score requirement can change each year)

**OR**

- Student can be Valedictorian or Salutatorian.

For detailed information regarding HOPE/ Zell eligibility requirements, please

visit: <https://www.gafutures.org/media/187610/faqs-hope-zm-scholarship-012918.pdf>

### **If a student is not eligible initially for the Zell Miller Scholarship out of high school can they become eligible while in college?**

Students who do not meet the Zell Miller Scholarship Requirements at High School Graduation can NEVER be eligible for the Zell Miller Scholarship later on.

### **How do students maintain their Zell Miller Scholarship while in college?**

Students must maintain a 3.3 College Zell GPA.

### **How much does Zell Miller pay at UGA?**

Zell Miller pays 100% of the standard rate of tuition at a public institution. For the 2024-2025 academic year UGA's Standard One Semester Flat Rate tuition for In-State Undergraduates is \$5,017 for students enrolled in more than 6 hours. For In-State Undergraduate students who are enrolled in 6 hours or less, Flat-Rate tuition is \$2,982. For more information regarding tuition rates visit the Bursar's website: [https://busfin.uga.edu/bursar/bursar\\_quick\\_links/](https://busfin.uga.edu/bursar/bursar_quick_links/)

### **Does HOPE/Zell Miller require Full-Time enrollment?**

HOPE/Zell Miller Scholarship DO NOT require full-time enrollment at any public institution.

### **How long may a student receive the HOPE/Zell Miller Scholarship?**

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

- Student accumulates 127 attempted/paid hours
- Student receives a Bachelor's Degree
- 10 years after high school graduation for students who receive their first HOPE/Zell payment Summer 2019 or later.

### **For the HOPE/Zell Miller Scholarship what are attempted hours?**

HOPE/Zell attempted hours include all college hours attempted after high school graduation. Attempted hours do NOT include AP, IB, or Dual Enrollment hours. It does, however, count any Withdrawals, all college hours including hours that do NOT transfer to UGA and any hours that are not paid by HOPE.

### **How can students apply for more scholarships?**

Students are encouraged to continue applying for scholarships even after they have enrolled. Scholarship Universe was developed by UGA as a state of the art scholarship matching system 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.

Visit our website for more information: <https://osfa.uga.edu/types-of-aid/graduate/scholarships/uga-scholarships/>

### **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](https://athena.uga.edu) > Financial Aid > Select Award Year > Financial Aid Offer

### **How can students/parents 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](mailto:osfa@uga.edu).

Additional information and important announcements are available on our website 24/7 at [osfa.uga.edu](https://osfa.uga.edu).



**Office of Student Financial Aid**  
**UNIVERSITY OF GEORGIA**