

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 of 2023 or Spring 2024 must complete the 2023–2024 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 2023–2024 the student loan interest rate for subsidized and unsubsidized loans is 5.50%. 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 2023 & Spring 2024 Combined	On Campus: Non Resident	Fall 2023 & Spring 2024 Combined
Tuition*	9,790	Tuition*	28,830
Student Fees*	1,390	Student Fees*	1,390
Books & Supplies	1,002	Books & Supplies	1,002
Room*	6,988	Room*	6,988
Board (Food/Meal Plan)*	4,258	Board (Food/Meal Plan)*	4,258
Transportation	1,430	Transportation	2,786
Miscellaneous Living Expenses	3,284	Miscellaneous Living Expenses	3,284
TOTAL	28,142	TOTAL	48,538

* = 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/

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 7 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 23–24 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 26 on the ACT which must be achieved in one test administration by High School Graduation.

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 2023-2024 academic year UGA's Standard One Semester Flat Rate tuition for In-State Undergraduates is \$4,895 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 \$2,909. For more information regarding tuition rates visit the Bursar's website: 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 > Financial Aid > Award > Award for Aid Year > Select Aid Year > Award Overview.

How can students or parents contact The Office of Student Financial Aid?

Our office is located at 104 Caldwell Hall. Our office hours are Monday thru Friday from 8 AM to 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.

