

**Office of
Student
Financial Aid
Information**



**UNIVERSITY OF
GEORGIA**

Estimated Cost of Attendance

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

* = potential direct costs

| On Campus: GA Resident | Fall 2023 & Spring 2024 Combined |
|--------------------------------|---|
| Tuition* | \$9,790 |
| Student Fees* | \$1,390 |
| Housing* | \$6,988 |
| Food (Meal Plan)* | \$4,258 |
| Transportation | \$1,430 |
| Books/ Supplies | \$1,002 |
| Miscellaneous Living Expenses | \$3,284 |
| Total | \$28,142 |
| <hr/> | |
| On Campus: Non-resident | Fall 2023 & Spring 2024 Combined |
| Tuition* | \$28,830 |
| Student Fees* | \$1,390 |
| Housing* | \$6,988 |
| Food (Meal Plan)* | \$4,258 |
| Transportation | \$2,786 |
| Books/ Supplies | \$1,002 |
| Miscellaneous Living Expenses | \$3,284 |
| Total | \$48,538 |





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/>



Application Process – State Financial Aid (for Georgia Residents)

Submit a GSFAPPS via www.gafutures.org

GSFAPPS is an abbreviation for:

“Georgia Student Financial Aid Application System”

- Application valid for up to 10 years
- Covers HOPE/Zell Miller Scholarship



GAfutures.org
Explore. Plan. Succeed.



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 portion of tuition at a per credit hour rate** at a public institution at a maximum payment up to 15 hours per semester
- For the **2023-24** academic year the HOPE per credit hour amount at UGA is **\$326.34**.

HOPE Scholarship continued

Consistent with previous academic years, during Fall & Spring semesters, tuition at UGA 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 at UGA for the 2023-2024 academic year is **\$326.34 per credit hour** for a maximum payment of \$4,895 per semester for enrollment in 15 credit hours per term.

Note: HOPE currently only covers 100% tuition for those students enrolled in 15 or more hours.

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 | \$4,895.00 | \$4,895.00 | \$0.00 |
| 14 | \$4,895.00 | \$4,568.76 | \$326.24 |
| 13 | \$4,895.00 | \$4,242.42 | \$652.58 |
| 12 | \$4,895.00 | \$3,916.08 | \$978.92 |
| 11 | \$4,895.00 | \$3,589.74 | \$1,305.26 |
| 10 | \$4,895.00 | \$3,263.40 | \$1,631.60 |
| 9 | \$4,895.00 | \$2,937.06 | \$1,957.94 |
| 8 | \$4,895.00 | \$2,610.72 | \$2,284.28 |
| 7 | \$4,895.00 | \$2,284.38 | \$2,610.62 |
| 6 | \$2,909.00 | \$1,958.04 | \$950.96 |
| 5 | \$2,909.00 | \$1,631.70 | \$1,277.30 |
| 4 | \$2,909.00 | \$1,305.36 | \$1,603.64 |
| 3 | \$2,909.00 | \$979.02 | \$1,929.98 |
| 2 | \$2,909.00 | \$652.68 | \$2,256.32 |
| 1 | \$2,909.00 | \$326.34 | \$2,582.66 |



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**

| Hours of enrollment | Tuition Charged | Covered by Zell | Remaining Balance |
|---------------------|-----------------|-----------------|-------------------|
| 15 | \$4,895.00 | \$4,895.00 | \$0.00 |
| 14 | \$4,895.00 | \$4,895.00 | \$0.00 |
| 13 | \$4,895.00 | \$4,895.00 | \$0.00 |
| 12 | \$4,895.00 | \$4,895.00 | \$0.00 |
| 11 | \$4,895.00 | \$4,895.00 | \$0.00 |
| 10 | \$4,895.00 | \$4,895.00 | \$0.00 |
| 9 | \$4,895.00 | \$4,895.00 | \$0.00 |
| 8 | \$4,895.00 | \$4,895.00 | \$0.00 |
| 7 | \$4,895.00 | \$4,895.00 | \$0.00 |
| 6 | \$2,909.00 | \$2,909.00 | \$0.00 |
| 5 | \$2,909.00 | \$2,909.00 | \$0.00 |
| 4 | \$2,909.00 | \$2,909.00 | \$0.00 |
| 3 | \$2,909.00 | \$2,909.00 | \$0.00 |
| 2 | \$2,909.00 | \$2,909.00 | \$0.00 |
| 1 | \$2,909.00 | \$2,909.00 | \$0.00 |





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
 - 10 years after high school graduation for students who receive their first HOPE/ Zell payment Summer 2019 or later



FAQ: I see the HOPE Scholarship on my Award in Athena but believe I qualify for the Zell Miller Scholarship instead. When will my Award be adjusted?

The Georgia Student Finance Commission (GSFC) determines a student's eligibility for HOPE/ Zell out of high school.

Our office receives updates from the Georgia Student Finance Commission once a week regarding students' HOPE/ Zell eligibility.

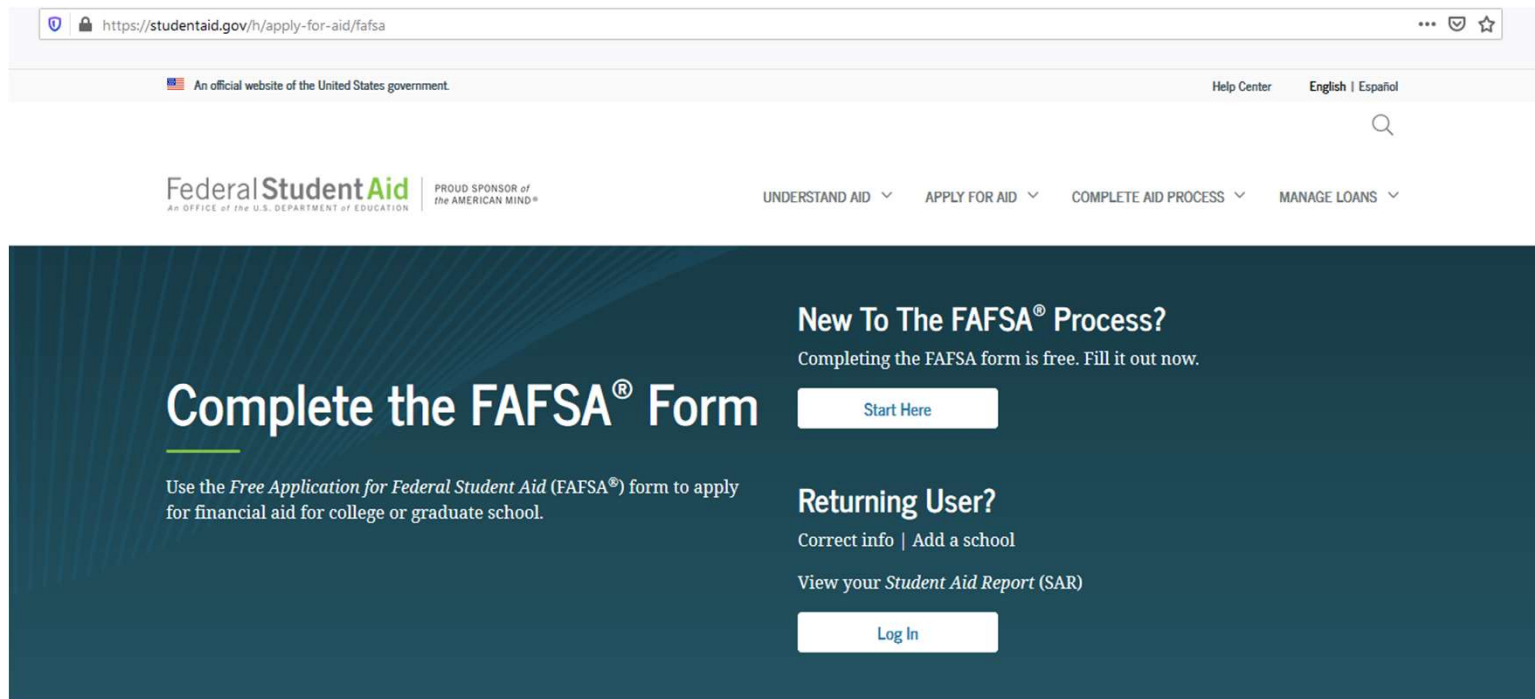
If we receive notification later in the summer or later in the academic year that you qualify for the Zell Miller Scholarship instead of the HOPE Scholarship, we will remove the HOPE Scholarship from your Award and replace it with the Zell Miller Scholarship at the time of notification.

Any time we update a student's Award we send the student an email letting the student know.

If you have questions regarding submitting SAT or ACT test cores to the GSFC, please e-mail gandsdocs@gsfc.org or call (800) 505-4732 for assistance.

How to Apply for Federal Student Aid

To apply for federal student aid, complete the:
Free Application For Federal Student Aid
(FAFSA)
www.fafsa.gov



The screenshot shows the FAFSA website homepage. At the top, the browser address bar displays "https://studentaid.gov/h/apply-for-aid/fafsa". Below the address bar, there is a navigation bar with "An official website of the United States government." on the left, "Help Center" and "English | Español" on the right, and a search icon. The main content area features the "Federal Student Aid" logo on the left, with the tagline "PROUD SPONSOR of the AMERICAN MIND®" and "An OFFICE of the U.S. DEPARTMENT of EDUCATION". To the right of the logo are four menu items: "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", and "MANAGE LOANS", each with a dropdown arrow. The main content area is a dark teal banner with the following text and buttons:

- Complete the FAFSA® Form**
- Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or graduate school.
- New To The FAFSA® Process?**
Completing the FAFSA form is free. Fill it out now.
[Start Here](#)
- Returning User?**
[Correct info](#) | [Add a school](#)
[View your Student Aid Report \(SAR\)](#)
[Log In](#)



Which FAFSA should I complete?

Students who wish to apply for federal student aid for Fall 2024, Spring 2025 and/ or Summer 2025 must complete the **2024-2025** FAFSA.

Students who wish to apply for federal student aid for Summer 2024 must complete the 2023-2024 FAFSA.

Completion of the 2023-24 FAFSA is recommended for *Thrive at Georgia* students.



What is Thrive at Georgia?

Thrive at Georgia is a summer program designed to foster a smooth transition from high school to college.

Thrive participants emerge from the program confident in their ability to successfully navigate the campus and meet the academic challenges in their first year at UGA.

Participants will live in Russell Hall during the program and must remain in their Russell housing assignment during the fall and spring semesters.

More information can be found at
https://dae.uga.edu/initiatives/thrive/thrive_overview/



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





What is 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

| Grade Level | Dependent Undergraduate | Independent Undergraduate |
|--------------------|---|--|
| Freshman | \$5,500 (up to \$3,500 can be subsidized) | \$9,500 (up to \$3,500 can be subsidized) |
| Sophomore | \$6,500 (up to \$4,500 can be subsidized) | \$10,500 (up to \$4,500 can be subsidized) |
| Junior & Seniors | \$7,500 (up to \$5,500 can be subsidized) | \$12,500 (up to \$5,500 can be subsidized) |

Federal Direct Student Loan Interest Rate for 2023-24 Year: 5.50%



Subsidized versus Unsubsidized Loans

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).

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?

The student is responsible for paying the interest on a Direct Unsubsidized Loan during all periods.

<https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>



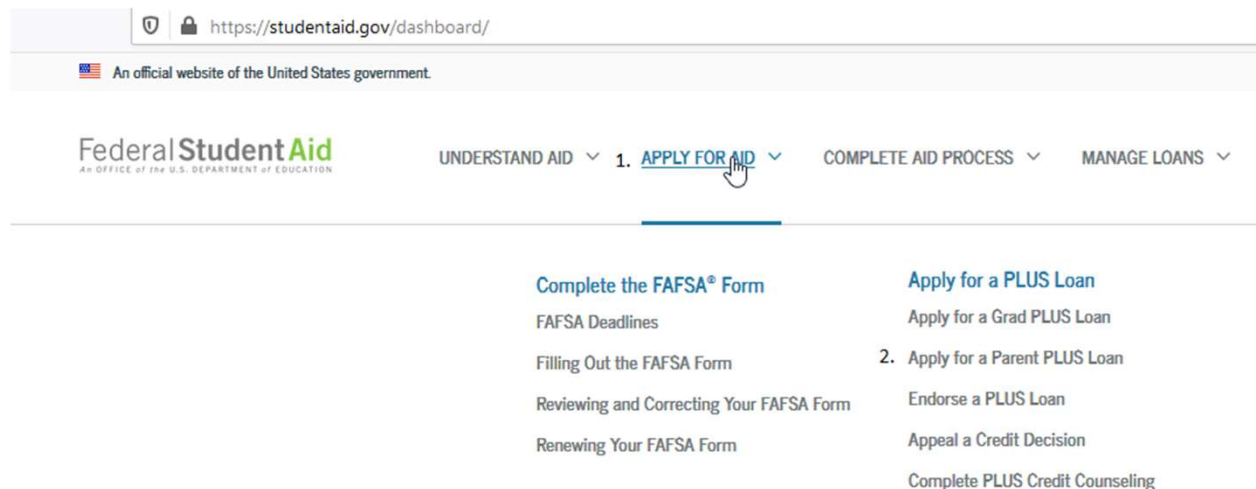
Parent PLUS Loan Process

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 Parent PLUS Loan process for the 2024-25 academic year will open in **mid-June**.

The interest rate for Parent PLUS Loans disbursed during the 2023-24 academic year is 8.05%.



OSFA QUICKLINKS

The screenshot displays the OSFA website interface. At the top left, the University of Georgia logo and the text "Office of Student Financial Aid UNIVERSITY OF GEORGIA" are visible. The navigation menu includes "COSTS", "TYPES OF AID", "APPLY FOR AID", "RESOURCES", "ABOUT OSFA", "FAQS", and "CONTACT US". The "RESOURCES" link is highlighted with a yellow box, and its dropdown menu is open, listing "Announcements", "Policies", "Forms", "Important Terms", "FAQs", "OSFA Peer Financial Counseling Program", and "Relevant Quick Links / Additional UGA Links". The latter is also highlighted with a yellow box. The main content area features the title "The Office of Student Financial Aid" and the tagline "Your source for financial aid at the University of Georgia." Below this are three buttons: "APPLY FOR AID", "CHECK STATUS", and "CHANGE IN AID".

OSFA QUICKLINKS continued....

UNIVERSITY OF GEORGIA



Office of Student
Financial Aid
UNIVERSITY OF GEORGIA

[COSTS](#) [TYPES OF AID](#) [APPLY FOR AID](#) [RESOURCES](#) [ABOUT OSFA](#) [FAQS](#)

Relevant Quick Links / Additional UGA Links

[HOME](#) > [RESOURCES](#) > RELEVANT QUICK LINKS / ADDITIONAL UGA LINKS

View the following collection of “quick links” from the UGA Office of Financial Aid below.

- [Access Award in Athena \(PDF\)](#)
- [Access OSFA Secure Portal \(PDF\)](#)
- [Change in Aid Request](#)
- [College Financing Plan](#)
- [Emergency Support Funds](#)
- [Exit Counseling](#)
- [Spring 2024 Undergrad Orientation Financial Aid Info \(PDF\)](#)
- [Financial Hardship](#)
- [Guide to Student Consumer Information](#)
- [High School Students: Financial Aid Night Info \(PDF\)](#)
- [HOPE & Zell Miller Scholarship Overview](#)
- [How to Accept / Decline / Modify Your Award in Athena](#)
- [Net Price Calculator](#)
- [New Student \(Undergrad\) FAQs \(PDF\)](#)



UNIVERSITY OF GEORGIA



Contact Information

Address:

The University of Georgia
Office of Student Financial Aid
104 Caldwell Hall
Athens, GA 30602

Phone: 706-542-6147

Fax: 706-542-8217

Website: <https://osfa.uga.edu/>

Email: osfa@uga.edu

In-person: In an effort to better serve our students, OSFA is currently accepting appointments for student inquiries. Visit <https://osfa.uga.edu/> and click on “Contacting OSFA” on our homepage if you wish to schedule a meeting by phone, in-person, or via Zoom.

We encourage students to call our office if immediate assistance is needed.

Office Hours: MON-FRI 8AM-5PM





Location of Caldwell Hall