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

<table>
<thead>
<tr>
<th>On Campus: GA Resident</th>
<th>Spring 2024</th>
<th>On Campus: Non Resident</th>
<th>Spring 2024</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition*</td>
<td>$4895</td>
<td>Tuition*</td>
<td>$14,415</td>
</tr>
<tr>
<td>Student Fees*</td>
<td>$695</td>
<td>Student Fees*</td>
<td>$695</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$501</td>
<td>Books &amp; Supplies</td>
<td>$501</td>
</tr>
<tr>
<td>Housing*</td>
<td>$3494</td>
<td>Housing*</td>
<td>$3494</td>
</tr>
<tr>
<td>Food*</td>
<td>$2129</td>
<td>Food*</td>
<td>$2129</td>
</tr>
<tr>
<td>Transportation</td>
<td>$715</td>
<td>Transportation</td>
<td>$1393</td>
</tr>
<tr>
<td>Miscellaneous Living Expenses</td>
<td>$1642</td>
<td>Miscellaneous Living Expenses</td>
<td>$1642</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$14,071</strong></td>
<td><strong>TOTAL</strong></td>
<td><strong>$24,269</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!
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.
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.
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?

- The percentage of tuition covered by HOPE is subject to change annually, and it was increased by the GSFC for the 2023-2024 academic year.
- This means UGA students receiving the HOPE Scholarship will receive additional scholarship funding for the 2023-2024 academic year, lowering their net tuition costs.
- 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.
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 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.

Note: HOPE 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.
HOPE Scholarship Example

Example: Marie is awarded the HOPE Scholarship.

Marie is enrolled in 14 hours and is assessed $4,895 in tuition.

HOPE Scholarship pays the 14 hour rate of $4,568.76 ($326.34 x 14), leaving her with a balance of $326.24 which she pays by the tuition and fee deadline.
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>
</tr>
<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>
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<tr>
<td>5</td>
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<td>$2,909.00</td>
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<tr>
<td>4</td>
<td>$2,909.00</td>
<td>$2,909.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>3</td>
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<td>$2,909.00</td>
<td>$0.00</td>
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<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>
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 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
To be screened for Federal Student Aid for Spring 2024, a student must complete the 2023-2024 FAFSA.

If you are a transfer student and have already completed the 2023-2024 FAFSA, you may need to add UGA's school code (001598) to your FAFSA.

- To add our school code, you will first need to log into the FAFSA at https://studentaid.gov/h/apply-for-aid/fafsa with your FSAID.
- Once you have logged into the FAFSA, you will need to choose the 2023-2024 FAFSA.
- You will then need to enter the School Selection section of the FAFSA.
- Once you enter that section, you will then need to click continue until you reach the "Select Colleges and Housing Info" section. Once you reach that section, you will need to click on "Add More Schools" and then add UGA's school code to that section of the FAFSA.
- Once you have added UGA's school code, you will then need to go to the "Sign and Submit section" and resubmit your FAFSA so that the update to your FAFSA will be processed.
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.

If you have completed the 2023-2024 FAFSA and are interested in FWS for Spring 2024, please e-mail ugafws@uga.edu expressing your interest.
# 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)
Entrance Counseling
Transfer Students & Federal Direct Student Loans

If you are a transfer student and received Federal Direct Student Loans during Fall 2023 while attending your prior school, please be sure to contact your previous institution and have them cancel any pending Federal Direct Student Loans they may have listed for you for Spring 2024.

Failure to do so may result in a delay in the disbursement of your Spring 2024 Federal Direct Student Loans at UGA.
Parent PLUS Loan Process

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.

When completing the Parent PLUS Loan application, the parent may select they want:
- the maximum
- a specific amount
- don’t know what amount to borrow

If a parent chooses “don’t know” that will delay the processing of the loan. Please contact OSFA for assistance in determining a specific loan amount to borrow.

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

Looking for scholarships?
Click here to start getting matched to scholarships within ScholarshipUniverse! ScholarshipUniverse is a scholarship matching system that maximizes opportunities for students and was developed by the National Association of Student Financial Aid Administrators (NASFAA).
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.
Financial Aid & Student Accounts Timeline for Spring 2024

• OSFA will officially begin applying a student’s financial aid to their student account charges on January 2, 2024.

• In order for financial aid to be applied toward a student’s account balance, the student must be registered for classes.

• The first due date for Spring 2024 charges is the first day of classes, Monday, January 8, 2024.
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.

We encourage students to call our office if immediate assistance is needed.
ATHENA
Student Account Services Orientation
Contact Information

- Website:  www.bursar.uga.edu
- Email Address:  stuacct@uga.edu
- Location:  424 E. Broad Street, Athens, GA 30602
- Office Hours: Monday – Friday 8:00am-5:00pm (Closed from 12:30pm-1:30pm Daily)
Payment Deadlines

Spring 2024 dates to remember:

- 1\textsuperscript{st} Due Date: January 8, 2024
- 2\textsuperscript{nd} Due Date (Drop/Add Activity): January 16, 2024
- Late Fee Assessed: January 19, 2024
- Payment deadline to avoid schedule cancellation: January 24, 2024
Tuition and Fees per Semester

Flat Tuition Rate
6 or less hrs.
$2,909/$8,555
More than 6 hrs.
$4,895/$14,415
(in state/ out of state)

Note: Total Tuition and Fees for the Semester = Tuition Rate + Student Fees
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!
Student Account

Hello, Katherine N. Moon

Return to Athena Homepage

- **Account**
  - Access Student Account
  - View Student Account History
  - Clear Student Accounts Acknowledgement Hold

- **Authorizations**
  - Permission to Pay
  - 1098T Authorization

- **Intent**
  - Title IV: Intent to Register

- **Tuition and Fee Information**
  - Estimated Tuition and Fee Calculator
  - Mandatory Fee Fact Sheets
  - Academic Year 2021-2022 Rates

If you have any questions, please email Student Account Services.
**Announcement**

*The Tuition Payment Plan enrollment period will run from January 3rd through January 17th.*

Additional information regarding the HOPE and Zell Miller Scholarships can be found here: [HOPE AND ZELL MILLER SCHOLARSHIPS](#)

**Spring 2024 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.

<table>
<thead>
<tr>
<th>Student Account</th>
<th>ID: xxxxxxHR6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Statements**

Your latest eBill Statement (8/16/23) Statement

**My Profile Setup**

- [Authorized Users](#)
- [Personal Profile](#)
- [Payment Profile](#)
- [Consents and Agreements](#)
- [Electronic Refunds](#)
Understanding Your Account

- eStatements
  - Printable bill
  - Only as current as date on statement

- Recent Account Activity
  - Any activity after statement date

- Balance due
  - Statement amount + recent account activity
## Account Summary

<table>
<thead>
<tr>
<th>Charges</th>
<th>Credits/Anticipated Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>ConnectUGA Fee UG</td>
<td>$20.00</td>
</tr>
<tr>
<td>Green Fee UG</td>
<td>$2.00</td>
</tr>
<tr>
<td>In State Undergraduate</td>
<td>$976.00</td>
</tr>
<tr>
<td>Special Institutional Fee UG</td>
<td>$225.00</td>
</tr>
<tr>
<td>Technology Fee UG</td>
<td>$76.00</td>
</tr>
<tr>
<td><strong>Total Charges:</strong> $1,301.00</td>
<td><strong>Total Credits/Anticipated Credits:</strong> $768.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Previous Balance</th>
<th>Current Term Balance</th>
<th>Amount Due</th>
<th>Future Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$533.00</td>
<td>$533.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

### Summer 2021 Schedule

<table>
<thead>
<tr>
<th>SUBJ</th>
<th>CRSE</th>
<th>CMP</th>
<th>Course Title</th>
<th>CRED</th>
<th>DAYS</th>
<th>START/STOP</th>
<th>Bldg</th>
<th>Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>MATH</td>
<td>1113</td>
<td>ONL</td>
<td>Precalculus</td>
<td>3.00</td>
<td>TBA</td>
<td>0001-1150pm</td>
<td>NCRR</td>
<td>NCRR</td>
</tr>
</tbody>
</table>

**Total Credit Hours:** 3.00

Please continue to check your ATHENA account for updates. Charges prior to Summer 2021 are due immediately. The enrollment period for the payment plan runs May 11th thru May 26th. You must be registered for Extended and/or Thru session in order to be eligible for the payment plan in summer. We encourage you to sign up for direct deposit today if you have not already done so in order to receive your refund faster. Thank you in advance for your payment.
<table>
<thead>
<tr>
<th>Statement Date</th>
<th>Due Date</th>
<th>Amount</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/8/21</td>
<td>5/19/21</td>
<td>$333.00</td>
<td>View</td>
</tr>
<tr>
<td>1/13/21</td>
<td></td>
<td>$0.00</td>
<td>View</td>
</tr>
<tr>
<td>1/5/21</td>
<td>1/13/21</td>
<td>$3,736.00</td>
<td>View</td>
</tr>
<tr>
<td>12/22/20</td>
<td>1/13/21</td>
<td>$3,736.00</td>
<td>View</td>
</tr>
<tr>
<td>12/22/20</td>
<td>1/13/21</td>
<td>$3,736.00</td>
<td>View</td>
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<tr>
<td>12/4/20</td>
<td>1/13/21</td>
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<td>9/17/20</td>
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<td>8/27/20</td>
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<td>View</td>
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<td>8/20/20</td>
<td>8/20/20</td>
<td>$1,712.00</td>
<td>View</td>
</tr>
<tr>
<td>8/6/20</td>
<td>8/20/20</td>
<td>$2,712.00</td>
<td>View</td>
</tr>
</tbody>
</table>

Showing 1 to 10 of 36 entries
Payment Options

- **Online via Student Account**
  - **Credit and debit cards**
    - Accept MasterCard, Visa, American Express, and Discover
    - 2.95% convenience fee, minimum of $3.00
  - **Electronic Check**
    - No fee associated
    - Store multiple bank accounts

- **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.
  - The installment dates for Spring 2024 are February 5, 2024 and March 12, 2024.

- **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.

For more information, see the Payments section of the Student & Parents area at [bursar.uga.edu](http://bursar.uga.edu)
Beginning of Semester Checklist

- 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
  - Fastest way to receive financial aid overpayments and account credits
    - Paper checks mailed otherwise

- 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.
The Tuition Payment Plan enrollment period will run from January 3rd through January 17th.

Additional information regarding the HOPE and Zell Miller Scholarships can be found here: [HOPE AND ZELL MILLER SCHOLARSHIPS](#).

Spring 2024 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.
Authorized Users

You can give others (parents, employers, etc.) the ability to access your account information. In compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), your student financial records may not be shared with a third party without your written consent. Adding an authorized user is your written consent that an individual may view your account information and make payments on your behalf. Please note that authorized users DO NOT have access to your stored payment methods, academic records, or other personal information.

Email address of the authorized user

Would you like to allow this person to view your billing statement and account activity?
Would you like to allow this person to view your 1098-T tax statement?
Would you like to allow this person to view your payment history and account activity?
Would you like to allow this person to receive your payment plan communications?
eRefunds

eRefunds puts money in your account... FAST!
No more trips to your financial institution or waiting for a paper check to come in the mail. Direct Deposit is the secure and convenient way to get your refund.
eRefund

Current Refund Method

☑ Direct Deposit
My checking - 

Other Refund Methods
Select an option below to save as the current refund method.

Direct Deposit (Replace current account)
Typically received in 1-2 business days
Funds will be transferred to the personal checking or saving account of your choice.

My checking - 

Set up a new account  Update
Have additional questions?

Office of Student Financial Aid: osfa@uga.edu

Student Account Services: stuacct@uga.edu